



# **VALUATION OF THE MILITARY RETIREMENT SYSTEM**

**SEPTEMBER 30, 2004**

**DoD Office of the Actuary**

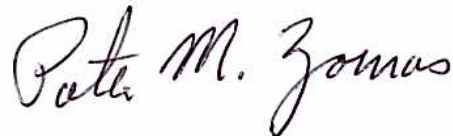


## ACTUARIAL CERTIFICATION

This report on the military retirement system as of September 30, 2004, has been prepared in accordance with generally accepted actuarial principles and practices. In preparing the report, I have relied upon information maintained by the Office of the Secretary of Defense regarding plan provisions, assets, and participants.

The valuation was performed using all actuarial assumptions and methods approved by the DoD Retirement Board of Actuaries. The decrements used in the valuation are based on actual experience under the military retirement system. It was assumed that mortality would improve during the projection period. The improvement factors were based on Social Security data (2000 Trustees' Report, Alternative II-B) since it was decided that the mortality improvement anticipated for the Social Security population would be applicable to the military population. The economic assumptions included an annual 3% rate of inflation, a 3.75% annual basic pay scale increase, and a 6.25% annual investment return.

In my opinion, the present values included in this report have been estimated on the basis of actuarial assumptions that are reasonable in the aggregate. The projections and actuarial present values included in the report reflect my best estimate of the anticipated experience under the plan.



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## SUMMARY OF CHANGES FOR THE SEPTEMBER 30, 2004, VALUATION

### CHANGES IN ACTUARIAL ASSUMPTIONS

At its September 2004 meeting, the DoD Retirement Board of Actuaries approved the following changes for the September 30, 2004, valuation.

#### *Redux Bonus Election Proportion*

The Board approved an updated Redux Bonus Election Proportion parameter (see Appendix F). The new parameter increased the full-time normal cost percentage (NCP) by 0.3 percentage points, and led to no change in the part-time NCP. The change increased the unfunded liability by \$1.7 billion.

#### *Retired Pay Adjustment Factors*

The Board approved an updated set of Retired Pay Adjustment factors (see Appendix F). This change led to a 0.2 percentage-point reduction in the full-time NCP and had no significant impact on the part-time NCP. The change decreased the unfunded liability by \$0.6 billion.

#### *Valuation Parameter Updates*

The Board approved several minor adjustments to certain valuation parameters used in projecting survivors. This adjustment had no significant impact on the full-time NCP and led to a 0.1 percentage-point reduction in the part-time NCP. The change decreased the unfunded liability by \$0.8 billion.

### CHANGES IN BENEFITS

In FY 2004, Congress enacted a new pay table as part of its effort to increase and re-structure basic pay. In FY 2005, Congress authorized a benefit improvement to the Survivor Benefit Plan (SBP), and accelerated the phase-out of the offset to DoD military retired pay for certain retirees in receipt of VA disability compensation. In addition, the law authorized a one-year SBP open enrollment period beginning October 1, 2005.

### *January 1, 2004, Pay Table*

The new pay table raised the full-time NCP by 0.1 percentage point and had no significant impact on the part-time NCP. It produced an increase in the unfunded liability of \$1.8 billion.

### *SBP Improvement*

The new SBP benefit phases out the 2<sup>nd</sup> tier by increasing the minimum SBP annuity for survivors age 62 and older to 40% of base amount as of October 1, 2005; to 45% on April 1, 2006; to 50% on April 1, 2007; and to 55% on April 1, 2008. It also ends the Supplemental SBP program. The benefit improvement led to a 0.3 percentage point increase in the full-time NCP and a 0.6 percentage point increase in the part-time NCP. The new benefit increased the unfunded liability by \$23.7 billion.

### *Concurrent Receipt Acceleration*

Beginning in January 2004, the dollar-for-dollar reduction of military retired pay by VA compensation is being phased out over a decade for certain VA-disabled retirees with a 50-percent rating and higher. The FY 2005 law accelerated the phase out for retirees having a 100% VA rating. This new benefit had no effect on the full- and part-time NCPs, and increased the unfunded liability by \$0.7 billion.

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# VALUATION OF THE MILITARY RETIREMENT SYSTEM

## Introduction

The military retirement system provides benefits for retirement from active duty and from the reserves, disability retirement benefits, and optional survivor coverage. A detailed description of current benefits can be found in Appendix A, and a history of the system is in Appendix B.

Public Law 98-94 (currently Chapter 74 of Title 10, U.S.C.) established an aggregate entry-age normal cost funding method for the military retirement system starting October 1, 1984. Under this law, DoD pays the normal cost of the system and the Treasury Department makes payments from general revenues to amortize the unfunded liability, including any gains or losses that have arisen from assumption or benefit changes, or from assumed experience differing from actual experience. Public Law 108-136 modified this process such that DoD's normal cost contribution excludes the cost arising from the increase in benefits due to Concurrent Receipt benefits. Treasury's total contribution includes an additional amount to fund the normal cost for the Concurrent Receipt benefits.

This law also established an independent three-member DoD Retirement Board of Actuaries who were appointed by the President. The Board is required to review valuations of the military retirement system; to determine the method of amortizing unfunded liabilities; to report annually to the Secretary of Defense; and to report to the President and the Congress on the status of the fund at least every four years. The DoD Office of the Actuary provides all technical and administrative support to the Board.

The terms of the Board members are fifteen years and a member can be removed only for misconduct or failure to perform the duties of the office. The current Board members are Richard G. Schreitmueller (Chairman), Marsha Bera-Morris, and John Hartnedy. The DoD Chief Actuary is the Executive Secretary for the Board.

Military retired pay is based on "basic pay." This is the principal element of military compensation that all members receive; however, it is not analogous to private or public sector salaries for comparative purposes. Reasonable comparisons can be made to Regular Military Compensation (RMC). RMC is received by all members and is the sum of basic pay, the quarters allowance (either cash or in kind), a subsistence allowance (either cash or in kind), and the tax advantage accruing to allowances since they are not subject to income tax. Consequently, comparisons of military retired pay to other pension systems should recognize the relationship to RMC rather than to basic pay only. Appendix A contains a more complete description of this topic.

## Valuation Data and Procedure

The valuation input data were extracted from files maintained at the Defense Manpower Data Center. Data on individual retirees and survivors came from official files submitted by the Defense Finance and Accounting Service. Reserve data were obtained from the Reserve Component Common Personnel Data System, the official source for all reserve strengths and statistics.

Active duty data came from files provided by the four military personnel centers, and these data were edited and adjusted by less than 0.2 percent to agree with official totals supplied by the Comptroller. Dollar amounts include the January 1, 2005, pay raise for active duty and reserve personnel. These totals are summarized in Table 1.

TABLE 1

INITIAL ACCOUNTING FIGURES AS OF SEPTEMBER 30, 2004

Total Active Duty Personnel + Full-Time Reservists	1,480,400
Total Monthly Basic Pay	\$3.82 billion
Total Selected Drilling Reservists	785,100
Total Monthly Basic Pay	\$0.42 billion
Total Number of Nondisability Retirees ***	1,699,473
Total Monthly Retired Pay	\$2.84 billion
Total Number of Disability Retirees ***	92,081
Total Monthly Retired Pay	\$0.10 billion
Total Number of Surviving Families ***	274,845
Total Monthly Survivor Annuities	\$0.18 billion

\*\*\* Amounts do not reflect increased benefits in the 2005 NDAA. Costs, liabilities, and outlays calculated in this report, however, reflect the benefit increases.

Population and pay projections are generated by an actuarial projection model (GORGO). Due to recent law changes, additional adjustments to the population and pay projections were made outside of GORGO. For use in this model, the data on active duty personnel and drilling reservists are grouped into “cells” by age and number of years of service. Each cell contains the number and the average basic pay for personnel with that particular combination of age and length of service. Data on the retired population and surviving families are grouped into cells by age, and each cell contains the number and total net annualized retired pay or survivor annuity.

Separate data arrays are maintained in GORGO for each of the population categories listed in Table 2. These data are displayed in Appendix C.

In GORGO, these starting populations are projected year by year into the future. Each year personnel are moved from one population category to another (e.g., from active to retired, or dropped from the system altogether) by means of decrement rates such as withdrawal, nondisability retirement, temporary disability, permanent disability, transfer, death with and without survivors, etc. Basic pay scale increases are assumed to be 3.75 percent per year and basic pay is also increased by individual promotion and longevity increases. Retired pay and survivor annuities are increased by cost-of-living adjustments (COLAs) of 3.0 percent per year for retirees and survivors who receive a full COLA. At the end of each year, the number of people and the amounts paid in basic pay and benefits are saved, and the population is aged. After 100 years, when none of the current active or retired personnel are left in the system, the present values of the series of future benefit payments and future basic pay outlays are determined, using the valuation interest rate of 6.25 percent per year. Because no new entrants come into the system, the projection is said to be “closed group.”

There is also an option in GORGO for an “open group” projection in which new entrants are added each year to meet projected end-strengths. Detailed results of an open group projection of the military retirement system appear in Appendix K. Appendix L shows what these results are without reservists.

An open group projection appears later in this text (Table 9). This projection, which shows the past and projected flow of plan assets, includes the total basic payroll over the next 100 years, the normal cost contributions, the payments to amortize the unfunded liability, investment income, fund disbursements, and the fund balance. All of these items are discussed in detail throughout the text of this report.

TABLE 2  
GORGO POPULATION CATEGORIES

1. Active duty populations and basic pay
  - a. Officers
  - b. Enlistees
2. Selected reserve populations, basic pay, and benefit formula (FINAL PAY or HI-3)
  - a. Officers
  - b. Enlistees
3. Non-selected reserve (those who have completed 20 good years and have not reached paid retirement) populations, basic pay, and benefit formula
  - a. Officers
  - b. Enlistees
4. Retiree populations and retired pay
  - a. Nondisabled officers (no reservists)
  - b. Nondisabled enlistees (no reservists)
  - c. Reserve officers
  - d. Reserve enlistees
  - e. Disabled officers
  - f. Disabled enlistees
5. Surviving families in a survivor benefit plan and total annuities
  - a. Retired Serviceman's Family Protection Plan (RSFPP)
  - b. Survivor Benefit Plan (SBP)
  - c. Reserve Component Survivor Benefit Plan (RCSBP)
  - d. Death on active duty supplement to VA
  - e. Minimum income
6. Typical new-entrant cohort
  - a. Officers
  - b. Enlistees

Economic assumptions, i.e., the annual rate of inflation, the annual basic pay scale increases, and the annual valuation interest rate, were decided upon by the DoD Board of Actuaries after extensive analysis of past trends. A discussion of these trends and other considerations is contained in Appendix D.

The decrement rates and other non-economic assumptions can be categorized as follows:

1. Active duty decrement rates
2. Retiree and survivor decrement rates
3. Drilling and non-drilling (with 20 good years) reserve decrement rates
4. Internal computer program parameters
5. Other rates (e.g., mortality improvement)

In general, the decrement rates and GORGO parameters are based on military-specific experience. The rates and descriptions of how they were derived appear in Appendices G through J. The internal computer program parameters, dealing with such matters as the survivor benefit elections, premium deductions, and member/beneficiary age differences, are described in Appendix F.

### Assets

The assets of the military retirement fund are invested in special issue Treasury obligations bearing interest at rates determined by the Secretary of the Treasury taking into consideration current market yields for outstanding marketable U.S. obligations of comparable maturities. Currently, each security issued to the fund “mirrors” a security that has been issued to the public, i.e., it has the same maturity date and coupon rate. The special issue security that is mirrored may have been issued recently, or at any time in the past. Under current procedures adopted by Treasury, the investment manager is permitted to redeem long-term special issue securities at any time before maturity for their fair market value, which is based on the bid price for the public issue with the same maturity date and coupon rate.

For purposes of determining the unfunded liability, the assets of the fund are valued using the amortized cost method. Under this method, the yield to maturity of a security valued at any point in time is equal to the yield to maturity at the time of purchase. In the valuation of the military retirement system, the amortized cost value is referred to as the “actuarial value of assets.” The actuarial value of assets is determined by amortizing premium and discount over the life of the securities. The total investment return includes: the interest coupons received, the change in the amortized cost value during the year, and the inflation compensation accrued from the holdings of Treasury Inflation-Protected Securities. The actuarial value of assets used in the determination of the unfunded liability includes the “accrued interest,” which is the amount of the next semiannual interest coupon payment that has accrued since the date of the last coupon payment. The amount of the “accrued interest” is determined by multiplying the coupon

payment by the ratio of the time that has elapsed since the last coupon payment date to the total time between coupon payments. Table 3 presents a statement of the actuarial value of assets as of September 30, 2004; Table 4 presents a statement of changes in the actuarial value of assets.

In an open group projection of a retirement system where the total number of employees is held constant, the number of retirees and survivors on the roll at year end, as well as the number withdrawing, retiring, dying, etc., each year, eventually levels out. When this occurs, the population is said to be “stationary.” In the projection in Table 9, DoD-projected endstrengths are used through the end of FY11. After that, the force size is held constant each year. However, the assumption of future mortality improvement results in a small increase in the retired population each year, so that the retired population is nearly, but not completely, stationary.

When a population becomes stationary, the fund disbursements increase each year at the same rate as total payroll, which is 3.75 percent per year. If the method of funding the system is theoretically sound, the value of the assets in the fund will also increase at this same rate, and thus will become a level percentage of payroll. Otherwise, the fund would either increase indefinitely as a percent of payroll, or decrease until it was zero.

A major portion of the investment income must be used to generate the 3.75 percent fund increases and cannot be used to pay benefits. For example, in the year 2040, the normal cost payment is \$42 billion, the investment income is \$160 billion, and fund disbursements are \$106 billion. The beginning-of-year fund balance is \$2,597 billion. The two sources of fund income will approximately equal benefit payments plus 3.75 percent of the beginning-of-the-year fund balance. That is, \$42 billion plus \$160 billion is about equal to \$106 billion plus \$97 billion (\$2,597 billion x .0375)—the amount that would be required for the fund to grow by 3.75 percent during the year. The lack of equality is largely due to mortality improvement, which keeps the retired population from being stationary.

Under Generally Accepted Accounting Principles, private sector plans must also provide a “Statement of Net Assets Available for Benefits,” where the assets are valued at fair market value. This statement is included in Appendix M.

### Normal Cost

The aggregate entry-age normal cost is the level percentage of basic pay that must be contributed over the entire active career of a typical group of new entrants to pay for all the future retirement benefits of that group. It is determined by using the new-entrant cohort as the starting population in a GORGO projection. Their basic pay and benefits are projected over the next 100 years, and then discounted back to the present to find the NCP. Mathematically, a NCP is developed by dividing the present value of future benefits for the entire cohort by the present value of future basic pay.



TABLE 3

DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF ACTUARIAL VALUE OF ASSETS  
(\$ in thousands)

	For the Plan Year Ended September 30, 2004
Assets	
Investments, at book value	
U.S. Government securities <sup>1</sup>	\$184,232,686
Accounts receivable	
Accrued interest <sup>2</sup>	\$3,729,776
Due from military retirees or their survivors	\$25,257
Cash	<u>\$20,677</u>
Actuarial value of assets	\$188,008,396

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<sup>1</sup> Book value is determined by amortizing premium and discount over the life of the securities using the effective interest method.

<sup>2</sup> Includes accrued interest receivable and interest purchased.

TABLE 4

DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF CHANGES IN ACTUARIAL VALUE OF ASSETS  
(\$ in thousands)

	For the Plan Year Ended September 30, 2004
Actuarial value of assets at beginning of plan year	\$182,608,782
Investment income	
Interest	\$13,155,667
Net appreciation (depreciation) in book value of investments <sup>1</sup>	\$(3,030,962)
Contributions	
From Services	\$14,070,799
Appropriation to amortize the unfunded liability	\$18,189,000
Total additions	\$42,384,504
Benefits paid to participants	\$36,984,891
Actuarial value of assets	\$188,008,396

<sup>1</sup> Investments bought, sold and held during the plan year ended September 30, 2004, appreciated (depreciated) in value by \$(3,030,962) as follows:

Amortized discount	\$21,230
Amortized premium	\$(3,052,191)
Gain (loss) on sale	<u>\$0</u>
	\$(3,030,962)

As described in Appendix A, there are three distinct nondisability benefit formulas (relevant to three distinct populations) within the military retirement system. Retirement benefits are based on final basic pay (FINAL PAY) for military personnel who first became members of a uniformed service before September 8, 1980, and are based on the average of the highest 36 months (HI-3) for those becoming members on or after this date. Additionally, military personnel who first became members of a uniformed service on or after August 1, 1986, who elect the Career Status Bonus are subject to a reduction (REDUX) if they retire with less than 30 years of service.

Public Law 99-661, enacted in November 1986, mandated that two separate NCPs be used for the valuation of the military retirement system. One NCP is for active-duty personnel and full-time reservists (full-time) and one is for part-time reservists (part-time). Full-time and part-time NCPs are calculated for each of the three separate benefit formulas. The FY05 NCPs are summarized below:

<u>Benefit Formula</u>	<u>Full-Time</u>	<u>Part-Time</u>
FINAL PAY	36.1%	19.1%
HI-3	32.8	18.1
REDUX	31.1	18.1

Public Law 108-136, enacted November 2003, required the Treasury to pay into the Fund at the beginning of each year the normal cost arising from increased benefits due to Concurrent Receipt. The NCPs shown above include both the Treasury and the DoD portion. Table 7 depicts the DoD and Treasury NCPs for FY05 separately.

Table 5 shows the expected percentage of the total basic payroll that will be paid during the fiscal year to all active duty personnel who entered a uniformed service since the beginning of fiscal year t-k, where k can take on any value from 0 to 29. For example, during FY05 (t = 2005), 3 percent of the expected basic payroll will be paid to personnel entering service in that fiscal year (k = 0), and 97 percent of the expected basic payroll will be paid to persons entering service since the beginning of FY81 (k = 24). The data and methodology used to derive this table are described in Appendix E.

Thus, 97 percent of the basic payroll for FY05 is expected to be paid to personnel entering service since the beginning of FY81, while the remaining 3 percent of the expected basic payroll for FY05 will be for personnel whose retirement benefits are based on FINAL PAY.<sup>1</sup> Of the 97 percent associated with post-FY80 new entrants, 86.5 percent is expected to be

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<sup>1</sup> Personnel hired before September 8, 1980, have their retirement benefits based on FINAL PAY, but for purposes of determining the weights in the weighted NCP, we use personnel hired before October 1, 1980.

TABLE 5

PERCENTAGE OF TOTAL BASIC PAYROLL PAID DURING FISCAL YEAR  $t$  TO ALL ACTIVE  
DUTY PERSONNEL ENTERING SERVICE DURING OR AFTER SPECIFIC YEAR OF ENTRY

<u>Year of Entry</u>	<u>Percentage</u>
$t$	3%
$t-1$ or later	10
$t-2$ or later	18
$t-3$ or later	26
$t-4$ or later	32
$t-5$ or later	38
$t-6$ or later	43
$t-7$ or later	47
$t-8$ or later	52
$t-9$ or later	56
$t-10$ or later	60
$t-11$ or later	63
$t-12$ or later	67
$t-13$ or later	70
$t-14$ or later	74
$t-15$ or later	77
$t-16$ or later	80
$t-17$ or later	83
$t-18$ or later	86
$t-19$ or later	89
$t-20$ or later	92
$t-21$ or later	94
$t-22$ or later	95
$t-23$ or later	96
$t-24$ or later	97
$t-25$ or later	98
$t-26$ or later	98
$t-27$ or later	99
$t-28$ or later	99
$t-29$ or later	100

Based on basic payroll data for Fiscal Years 1987 to 1991, as described in Appendix E.

attributable to the REDUX members (entering on or after August 1, 1986) and the remaining 10.5 percent to the HI-3 members. The 86.5 percent was derived by interpolating between the factors for FY86 (k = 19) and FY87 (k = 18) years of entry. The FY05 weighted aggregate full- and part-time NCPs are obtained by weighting their respective NCPs for the REDUX formula by 86.5 percent, the normal cost percentages for the HI-3 formula by 10.5 percent, and the normal cost percentages for the FINAL PAY formula by 3.0 percent. The resulting sum of the DoD and Treasury components of the weighted aggregate full-time normal cost percentage is 31.4 percent, and the weighted aggregate part-time normal cost percentage is 18.1 percent. Due to federal budget deadlines, the two normal cost percentages used to determine the actual contributions to the fund must be established a year in advance of implementation and may vary from those actually derived in a valuation.

Table 6 summarizes the components of the FY05 normal cost percentages.

TABLE 6  
NORMAL COST AS A PERCENT OF BASIC PAY

<u>FULL-TIME</u>	<u>FINAL PAY</u>	<u>HI-3</u>	<u>REDUX</u>	<u>FY05 Weighted</u>
Nondisability benefits	34.3%	31.1%	29.5%	29.8%
Disability benefits	0.8	0.7	0.7	0.7
Survivor benefits	<u>1.1</u>	<u>1.0</u>	<u>1.0</u>	<u>1.0</u>
Total	36.1%	32.8%	31.1%	31.4%
 <u>PART-TIME</u>				
Nondisability benefits	17.3%	16.4%	16.4%	16.4%
Disability benefits	0.0	0.0	0.0	0.0
Survivor benefits	<u>1.8</u>	<u>1.7</u>	<u>1.7</u>	<u>1.7</u>
Total	19.1%	18.1%	18.1%	18.1%

Note that columns may not add exactly due to rounding.

\*\*\* Refer to Table 7 for the breakdown in the normal cost between the DoD and Treasury. \*\*\*

As can be determined from this table, about 95 percent of the full-time normal cost stems from nondisability retirement. Based on current decrement rates, 17 percent of a typical group of new entrants attain 20 years of active duty service and become eligible for nondisability retirement from active duty. Specifically, 47 percent of new officers and 15 percent of new enlistees attain 20 years of active duty service.<sup>1</sup> It should be noted that some military personnel who begin their careers on active duty move to the reserves and retire from there.

Table 10 lists in the normal cost columns the projected weighted aggregate full-time and part-time NCPs under current law for each year in the future. The columns are separated into the DoD and Treasury NCPs due to Public Law 108-136, which requires the Department of Treasury to pay for the normal cost resulting from the increase in benefits due to Concurrent Receipt. By 2014, both the full-time and part-time sum of the DoD and Treasury components of the weighted aggregate percentages drop to the level of the REDUX normal cost percentages [full-time 31.1 percent ( $31.1 = 26.3 + 4.8$ ); part-time 18.1 percent ( $18.1 = 16.7 + 1.4$ )] since by that time virtually all non-retired personnel will have benefits based on the new formula (the above figures may not add due to rounding).

#### Amortization of Unfunded Liability

Under Public Law 98-94, normal cost contributions began to be made by DoD on behalf of all military personnel on October 1, 1984. Since normal cost contributions had not been made for service prior to this date, there was an initial unfunded accrued liability, or “initial unfunded liability,” as of September 30, 1984, of \$528.7 billion. If this amount had been deposited in the retirement fund on September 30, 1984, then it, together with the future normal cost payments to be made on behalf of all active duty personnel and drilling reservists over the balance of their active careers, would have been sufficient to provide all expected retirement and survivor benefits for those in the system on that date.

The Board of Actuaries originally determined that the initial unfunded accrued liability of the system (\$528.7 billion) should be amortized with payments equal to 33 percent of the second preceding fiscal year’s basic payroll. It was originally projected that this method would amortize the initial unfunded liability over 60 years. However, economic assumption changes extended the amortization period well beyond 60 years. As a result, the Board revised the amortization

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<sup>1</sup> As in past valuation reports, these percentages are stated from the perspective of a member still in active service upon reaching his or her first fiscal-year boundary (i.e., September 30). If losses prior to the first fiscal-year boundary are taken into account, the percentages would be reduced by approximately 15 percent. The stated percentages also reflect the effect of reentrants, i.e., members who appear in the population one year without having been there the year before, who are not new entrants. Without the effect of reentrants, the proportion of a typical group of new entrants who attain 20 years of active duty service is reduced from 17 percent to 14 percent.

method of the original unfunded liability in such a way that the amortization would have been completed in 2043. In more recent years, it was determined that the military retirement fund was projected to have a negative balance for several years before becoming positive again. The Board decided to shorten the amortization period to 50 years in 1996. The initial unfunded liability is now expected to be fully amortized in 2033.

Changes in the unfunded liability can also arise because of modifications in benefit formulas, changes in actuarial assumptions, and deviations in actual experience from expected experience (gains and losses). The Board approved a method to amortize these changes over 30 years by payments that increase in absolute value at the same rate as the annual long-term basic pay scale assumption (currently 3.75 percent). A detailed description of the methods used to calculate the payment streams for changes in unfunded liability is in Appendix N.

#### Unfunded Accrued Liability as of September 30, 2004

Table 7 summarizes the calculation of the unfunded accrued liability as of September 30, 2004. The present value of future benefits is obtained by projecting future benefits for the total covered population (closed group with no new entrants) as of September 30, 2004, and discounting these benefits back to the present. The GORGO projection model projects benefits for the current active and retired populations over the rest of their lifetimes. Due to recent law changes, additional adjustments to the pay projections were made outside of GORGO. The initial retirement benefits for military personnel are based on their total projected service at retirement, the applicable benefit formula, and projected basic pay increases. Subsequent retirement benefits include projected cost-of-living adjustments and the age 62 adjustment for those retiring under the REDUX formula.

The present value of future normal cost contributions is obtained by (1) using GORGO to project future yearly full-time and part-time basic pay for the September 30, 2004, covered population, (2) multiplying the pay by the total projected (DoD and Treasury) full-time and part-time weighted aggregate entry-age NCPs, and (3) discounting the resultant normal costs back to September 30, 2004. For this closed group, the relative percentages of basic pay subject to the three separate benefit formulas will change over time as fewer and fewer members are covered under the final pay formula. The *weighted* full- and part-time NCPs that are multiplied against the future full- or part-time pay in each year reflect expected changing percentages of pay going to members covered by the three benefit formulas. This weighted procedure is roughly equivalent in the aggregate to projecting separately the pay of each of the six groups of active duty and selected reserve members and multiplying it by the individual group's NCP.

The sum of the DoD and Treasury components of the weighted aggregate entry-age normal cost percentages for FY05 are 31.4 percent full-time and 18.1 percent part-time. Federal budget deadlines require the establishment of normal cost percentages a year in advance of the valuation. Consequently, the percentages actually implemented in a fiscal year may vary from those derived in the valuation. These differences, which are small unless major actuarial

assumptions are changed, are reflected in the unfunded liability by using the implemented normal cost in the first year of the projection.

Deducting the present value of normal costs and the amortized cost value of the fund from the present value of future benefits leaves an unfunded liability of \$666.1 billion as of September 30, 2004. This was 2.8 percent more than the expected unfunded liability of \$648.3 billion. The expected unfunded liability is what the unfunded liability would have been if all actuarial assumptions had been realized and all benefit formulas had remained unchanged. The fact that the actual unfunded liability is more than expected means that there was a total FY04 loss of \$17.9 billion (\$648.3 billion minus \$666.1 billion). The components of this loss are outlined in Table 8. The total experience gain is divided into three segments: (1) the loss due to the difference between the actual interest rate earned by the fund and the assumed interest rate; (2) the net gain due to the actual COLA and salary increases being different from those assumed; and (3) the gain due to differences between all noneconomic assumptions and the actual experience for the year. See the Summary of Changes for the September 30, 2004, Valuation for a more detailed breakdown of the gains and losses outlined in Table 8.



TABLE 7

MILITARY RETIREMENT SYSTEM  
ACTUARIAL STATUS INFORMATION  
AS OF SEPTEMBER 30, 2004  
(\$ in billions)

		For the Plan Year Ended September 30, 2004
1.	Present value of future benefits	
	a.    Annuitants now on roll	\$556.3
	b.    Nonretired reservists	\$104.0
	c.    Active duty personnel <sup>1</sup>	<u>\$322.2</u>
	TOTAL	\$982.5
2.	Present value of future normal cost contributions	\$128.4
3.	Actuarial accrued liability	\$854.1
4.	Actuarial value of assets <sup>2</sup>	\$188.0
5.	Unfunded accrued liability	\$666.1
6.	DoD normal cost percentage (NCP) <sup>3</sup> to be applied to basic pay in the following fiscal year	
	a. Full-time	26.5%
	b. Part-time	16.7%
7.	Treasury normal cost percentage (NCP) <sup>4</sup> to be applied to basic pay in the following fiscal year	
	a. Full-time	4.9%
	b. Part-time	1.4%

Basic pay is only a portion of active duty military compensation. See the summary of the military retirement system for details.

<sup>1</sup> The future benefits of active duty personnel expected to retire as reservists are counted on line 1.b.

<sup>2</sup> The actuarial value of assets is determined using the amortized cost method of valuation.

<sup>3</sup> Due to the need to establish the NCPs a year in advance of implementation (federal budget deadlines), the percentages actually used in a fiscal year may vary from the ones derived in the valuation and displayed here.

<sup>4</sup> Public Law 108-136 requires the Department of Treasury to pay the normal cost arising from the increase in benefits due to Concurrent Receipt.

TABLE 8  
FY04 CHANGE IN UNFUNDED LIABILITY  
(\$ in billions)

	For the Plan Year Ended September 30, 2004	
1. Actual unfunded accrued liability (9/30/04)	\$666.1	
2. Expected unfunded accrued liability (9/30/04)	\$648.3	
3. Total loss	(\$17.9)	(2.8%)
a. Total experience gain	\$8.6	(1.3%)
Interest assumption	(\$1.6)	(0.2%)
COLA & salary assumptions	\$2.1	(0.3%)
Noneconomic assumptions	\$8.1	(1.2%)
b. Total benefit change loss	(\$26.2)	(4.0%)
Concurrent Receipt Acceleration	(\$0.7)	(0.1%)
SBP Improvement	(\$23.7)	(3.7%)
New Pay Table (January 1, 2004)	(\$1.8)	(0.3%)
c. Total assumption change loss	(\$0.3)	(0.0%)
Redux Bonus Election Proportion	(\$1.7)	(0.3%)
New Retiree Offset Factors	\$0.6	(0.1%)
Valuation Parameter Updates	\$0.8	(0.1%)

(Percentages shown are ratios of absolute values of each gain or loss component to the expected unfunded accrued liability.)

These changes in unfunded liability were used to calculate the October 1, 2005, unfunded liability payment. The total payment was determined to be \$23,180 million. This total payment includes (1) a payment of \$48,614 million to amortize the original unfunded liability, less (2) an amount of \$11,337 million to amortize changes in actuarial assumptions, plus (3) an amount of \$6,081 million to amortize benefit changes, less (4) an amount of \$20,178 million to amortize total combined experience gains and losses through FY04. The detailed calculations of these payment components are located in Appendix N. Tables 11 and 12 show the projection of the unfunded liability payments and unfunded liability balances. Tables 9 and 10 display all projected transactions to the fund.

Starting in FY05, the total payment to be made by Treasury includes, in addition to the unfunded liability amortization amount, the amount required by Public Law 108-136 to pay for the increased normal cost attributable to Concurrent Receipt benefits. This amount is \$2,344 million for FY06; thus the total Treasury payment on October 1, 2005 is \$25,524 million (= \$23,180 million + \$2,344 million). Detailed calculations of the total Treasury payment are also located in Appendix N.

Other measures of a retirement system's liabilities (required for private sector plans under Generally Accepted Accounting Principles) are the "Accumulated Plan Benefits" and the market value of assets. These items and explanatory notes are included in Appendix M.

TABLE 9

MILITARY RETIREMENT SYSTEM  
PAST AND PROJECTED FLOW OF PLAN ASSETS  
(In Billions of Dollars and as a Proportion of Payroll)

Fiscal Year	Basic Payroll <sup>2</sup>	Normal Cost Payments <sup>3</sup>		Amortization of Unfunded Liability		Investment Income		Fund Disbursements <sup>4</sup>		Fund Balance End of Year <sup>5</sup>	
1985	\$33.5	\$17.0	(0.507)	\$9.5	(0.284)	\$1.1	(0.033)	\$15.8	(0.472)	\$11.8	(0.352)
1986	\$35.4	\$17.4	(0.492)	\$10.5	(0.297)	\$2.5	(0.071)	\$17.6	(0.497)	\$24.6	(0.695)
1987	\$36.4	\$18.3	(0.503)	\$10.5	(0.288)	\$3.6	(0.099)	\$18.1	(0.497)	\$38.9	(1.069)
1988	\$37.3	\$18.4	(0.493)	\$10.3	(0.276)	\$5.1	(0.137)	\$17.5	(0.469)	\$53.4	(1.432)
1989	\$38.6	\$18.5	(0.479)	\$9.8	(0.254)	\$6.1	(0.158)	\$20.2	(0.523)	\$67.6	(1.751)
1990	\$39.8	\$16.3	(0.410)	\$10.6	(0.266)	\$7.3	(0.183)	\$21.5	(0.540)	\$80.4	(2.020)
1991	\$42.3	\$17.2	(0.407)	\$10.8	(0.255)	\$8.5	(0.201)	\$23.1	(0.546)	\$93.7	(2.215)
1992	\$41.1	\$16.3	(0.397)	\$11.2	(0.273)	\$9.4	(0.229)	\$24.5	(0.596)	\$106.1	(2.582)
1993	\$38.9	\$13.2	(0.339)	\$12.3	(0.316)	\$10.0	(0.257)	\$25.7	(0.661)	\$115.9	(2.979)
1994	\$38.3	\$12.8	(0.334)	\$11.9	(0.311)	\$10.3	(0.269)	\$26.7	(0.697)	\$124.2	(3.243)
1995	\$37.1	\$12.2	(0.329)	\$11.5	(0.310)	\$10.9	(0.294)	\$27.8	(0.749)	\$131.0	(3.531)
1996	\$36.7	\$11.2	(0.305)	\$10.7	(0.292)	\$11.2	(0.305)	\$28.8	(0.785)	\$135.3	(3.687)
1997	\$36.8	\$11.1	(0.302)	\$15.2	(0.413)	\$11.9	(0.323)	\$30.2	(0.821)	\$143.3	(3.894)
1998	\$37.1	\$10.5	(0.283)	\$15.1	(0.407)	\$12.2	(0.329)	\$31.1	(0.838)	\$149.9	(4.040)
1999	\$37.6	\$10.5	(0.279)	\$15.3	(0.407)	\$12.3	(0.327)	\$31.9	(0.848)	\$156.0	(4.149)
2000	\$39.0	\$11.5	(0.295)	\$15.3	(0.392)	\$12.6	(0.323)	\$32.8	(0.841)	\$162.7	(4.172)
2001	\$40.9	\$11.4	(0.279)	\$16.1	(0.394)	\$13.1	(0.320)	\$34.1	(0.834)	\$169.2	(4.137)
2002	\$44.7	\$12.9	(0.289)	\$17.0	(0.380)	\$12.4	(0.277)	\$35.1	(0.785)	\$176.5	(3.949)
2003	\$52.0	\$13.7	(0.263)	\$17.9	(0.344)	\$10.0	(0.192)	\$35.6	(0.685)	\$182.6	(3.512)
2004	\$53.6	\$14.1	(0.263)	\$18.2	(0.340)	\$10.1	(0.188)	\$37.0	(0.690)	\$188.0	(3.507)

TABLE 9 (cont.)

**MILITARY RETIREMENT SYSTEM**  
**PAST AND PROJECTED FLOW OF PLAN ASSETS<sup>1</sup>**  
(In Billions of Dollars and as a Proportion of Payroll)

Fiscal Year	Basic Payroll <sup>2</sup>	Normal Cost Payments <sup>3</sup>		Amortization of Unfunded Liability		Investment Income		Fund Disbursements <sup>4</sup>		Fund Balance End of Year <sup>5</sup>	
2005	\$50.4	\$14.9	(0.295)	\$21.4	(0.424)	\$12.3	(0.245)	\$38.8	(0.770)	\$197.8	(3.922)
2006	\$50.9	\$15.3	(0.301)	\$23.2	(0.456)	\$13.0	(0.256)	\$40.5	(0.796)	\$208.8	(4.102)
2007	\$51.2	\$15.3	(0.299)	\$24.0	(0.470)	\$13.7	(0.268)	\$42.2	(0.824)	\$219.7	(4.290)
2008	\$51.7	\$15.4	(0.299)	\$25.0	(0.483)	\$14.4	(0.279)	\$43.9	(0.850)	\$230.5	(4.461)
2009	\$52.3	\$15.6	(0.298)	\$25.9	(0.495)	\$15.1	(0.288)	\$45.7	(0.874)	\$241.4	(4.612)
2010	\$53.1	\$15.8	(0.298)	\$26.9	(0.505)	\$15.8	(0.297)	\$47.2	(0.887)	\$252.7	(4.755)
2011	\$54.1	\$16.1	(0.298)	\$27.9	(0.515)	\$16.5	(0.305)	\$48.5	(0.896)	\$264.7	(4.894)
2012	\$55.1	\$16.4	(0.297)	\$28.9	(0.525)	\$17.3	(0.314)	\$49.8	(0.903)	\$277.6	(5.038)
2013	\$56.1	\$16.7	(0.297)	\$30.0	(0.534)	\$18.2	(0.323)	\$51.0	(0.909)	\$291.4	(5.191)
2014	\$57.2	\$17.0	(0.297)	\$31.1	(0.544)	\$19.0	(0.333)	\$52.5	(0.917)	\$306.1	(5.349)
2015	\$59.1	\$17.6	(0.297)	\$32.3	(0.546)	\$20.0	(0.339)	\$53.9	(0.912)	\$322.0	(5.449)
2016	\$61.0	\$18.1	(0.297)	\$33.5	(0.549)	\$21.1	(0.345)	\$55.4	(0.908)	\$339.3	(5.557)
2017	\$63.0	\$18.7	(0.297)	\$34.8	(0.551)	\$22.2	(0.352)	\$57.0	(0.904)	\$357.9	(5.678)
2018	\$65.1	\$19.3	(0.297)	\$36.1	(0.554)	\$23.4	(0.360)	\$58.6	(0.901)	\$378.1	(5.812)
2019	\$67.1	\$19.9	(0.297)	\$37.4	(0.557)	\$24.7	(0.368)	\$60.2	(0.897)	\$399.9	(5.957)
2020	\$69.2	\$20.5	(0.296)	\$38.8	(0.560)	\$26.1	(0.377)	\$62.0	(0.895)	\$423.4	(6.114)
2021	\$71.4	\$21.2	(0.296)	\$40.3	(0.564)	\$27.6	(0.387)	\$63.7	(0.892)	\$448.7	(6.283)
2022	\$73.7	\$21.8	(0.296)	\$41.8	(0.567)	\$29.3	(0.397)	\$65.5	(0.889)	\$476.1	(6.460)
2023	\$76.1	\$22.5	(0.296)	\$43.3	(0.569)	\$31.1	(0.408)	\$67.4	(0.885)	\$505.7	(6.644)
2024	\$78.6	\$23.3	(0.296)	\$86.6	(1.101)	\$35.6	(0.452)	\$69.2	(0.880)	\$582.0	(7.400)
2025	\$81.3	\$24.1	(0.296)	\$110.1	(1.353)	\$41.8	(0.514)	\$71.0	(0.873)	\$686.9	(8.445)
2026	\$84.3	\$24.9	(0.296)	\$114.2	(1.356)	\$48.6	(0.577)	\$72.8	(0.864)	\$801.8	(9.517)
2027	\$87.3	\$25.8	(0.296)	\$118.5	(1.358)	\$56.0	(0.642)	\$74.7	(0.855)	\$927.5	(10.626)
2028	\$90.4	\$26.8	(0.296)	\$122.9	(1.359)	\$64.1	(0.709)	\$76.6	(0.847)	\$1,064.7	(11.773)
2029	\$93.7	\$27.7	(0.296)	\$127.5	(1.361)	\$72.9	(0.778)	\$78.6	(0.839)	\$1,214.3	(12.955)
2030	\$97.2	\$28.8	(0.296)	\$132.3	(1.362)	\$82.5	(0.849)	\$80.8	(0.831)	\$1,377.2	(14.173)
2031	\$100.7	\$29.8	(0.296)	\$137.3	(1.363)	\$93.0	(0.923)	\$83.0	(0.824)	\$1,554.3	(15.427)
2032	\$104.5	\$30.9	(0.296)	\$142.4	(1.363)	\$104.3	(0.999)	\$85.3	(0.816)	\$1,746.7	(16.716)
2033	\$108.4	\$32.1	(0.296)	\$147.8	(1.363)	\$116.7	(1.076)	\$87.6	(0.808)	\$1,955.6	(18.042)
2034	\$112.5	\$33.3	(0.296)	\$149.5	(1.329)	\$129.8	(1.154)	\$90.0	(0.801)	\$2,178.1	(19.369)
2035	\$116.7	\$34.5	(0.296)	\$0.0	0.000	\$134.3	(1.151)	\$92.5	(0.793)	\$2,254.5	(19.321)
2036	\$121.1	\$35.8	(0.296)	\$0.0	0.000	\$139.1	(1.148)	\$95.0	(0.785)	\$2,334.3	(19.279)
2037	\$125.6	\$37.2	(0.296)	\$0.0	0.000	\$144.0	(1.146)	\$97.7	(0.777)	\$2,417.8	(19.246)
2038	\$130.3	\$38.6	(0.296)	\$0.0	0.000	\$149.2	(1.145)	\$100.4	(0.770)	\$2,505.2	(19.221)
2039	\$135.2	\$40.0	(0.296)	\$0.0	0.000	\$154.6	(1.143)	\$103.3	(0.764)	\$2,596.5	(19.203)
2040	\$140.3	\$41.5	(0.296)	\$0.0	0.000	\$160.3	(1.142)	\$106.2	(0.757)	\$2,692.0	(19.192)
2041	\$145.5	\$43.0	(0.296)	\$0.0	0.000	\$166.2	(1.142)	\$109.3	(0.751)	\$2,791.9	(19.187)
2042	\$150.9	\$44.6	(0.296)	\$0.0	0.000	\$172.4	(1.142)	\$112.6	(0.746)	\$2,896.3	(19.190)
2043	\$156.6	\$46.3	(0.296)	\$0.0	0.000	\$178.8	(1.142)	\$115.9	(0.740)	\$3,005.6	(19.197)
2044	\$162.4	\$48.0	(0.296)	\$0.0	0.000	\$185.6	(1.143)	\$119.4	(0.735)	\$3,119.9	(19.210)
2045	\$168.5	\$49.8	(0.296)	\$0.0	0.000	\$192.7	(1.144)	\$123.0	(0.730)	\$3,239.4	(19.226)
2046	\$174.8	\$51.7	(0.296)	\$0.0	0.000	\$200.1	(1.145)	\$126.8	(0.725)	\$3,364.5	(19.247)
2047	\$181.4	\$53.6	(0.296)	\$0.0	0.000	\$207.9	(1.146)	\$130.7	(0.720)	\$3,495.3	(19.274)
2048	\$188.1	\$55.7	(0.296)	\$0.0	0.000	\$216.0	(1.148)	\$134.7	(0.716)	\$3,632.3	(19.306)
2049	\$195.2	\$57.7	(0.296)	\$0.0	0.000	\$224.5	(1.150)	\$139.0	(0.712)	\$3,775.5	(19.342)
2050	\$202.5	\$59.9	(0.296)	\$0.0	0.000	\$233.4	(1.152)	\$143.4	(0.708)	\$3,925.4	(19.384)
2051	\$210.1	\$62.2	(0.296)	\$0.0	0.000	\$242.7	(1.155)	\$148.0	(0.704)	\$4,082.2	(19.429)
2052	\$218.0	\$64.5	(0.296)	\$0.0	0.000	\$252.4	(1.158)	\$152.8	(0.701)	\$4,246.2	(19.479)
2053	\$226.2	\$66.9	(0.296)	\$0.0	0.000	\$262.5	(1.161)	\$157.9	(0.698)	\$4,417.8	(19.533)
2054	\$234.7	\$69.4	(0.296)	\$0.0	0.000	\$273.2	(1.164)	\$163.1	(0.695)	\$4,597.3	(19.591)

TABLE 9 (cont.)

**MILITARY RETIREMENT SYSTEM**  
**PAST AND PROJECTED FLOW OF PLAN ASSETS<sup>1</sup>**  
(In Billions of Dollars and as a Proportion of Payroll)

Fiscal Year	Basic Payroll <sup>2</sup>	Normal Cost Payments <sup>3</sup>		Amortization of Unfunded Liability		Investment Income		Fund Disbursements <sup>4</sup>		Fund Balance End of Year <sup>5</sup>	
2055	\$243.5	\$72.0	(0.296)	\$0.0	0.000	\$284.3	(1.168)	\$168.6	(0.693)	\$4,785.0	(19.652)
2056	\$252.6	\$74.7	(0.296)	\$0.0	0.000	\$296.0	(1.171)	\$174.4	(0.690)	\$4,981.4	(19.717)
2057	\$262.1	\$77.5	(0.296)	\$0.0	0.000	\$308.1	(1.175)	\$180.4	(0.688)	\$5,186.6	(19.787)
2058	\$272.0	\$80.5	(0.296)	\$0.0	0.000	\$320.8	(1.180)	\$186.7	(0.686)	\$5,401.3	(19.860)
2059	\$282.2	\$83.5	(0.296)	\$0.0	0.000	\$334.1	(1.184)	\$193.3	(0.685)	\$5,625.6	(19.936)
2060	\$292.8	\$86.6	(0.296)	\$0.0	0.000	\$348.1	(1.189)	\$200.2	(0.684)	\$5,860.1	(20.016)
2061	\$303.8	\$89.9	(0.296)	\$0.0	0.000	\$362.6	(1.194)	\$207.4	(0.683)	\$6,105.2	(20.099)
2062	\$315.2	\$93.2	(0.296)	\$0.0	0.000	\$377.8	(1.199)	\$214.9	(0.682)	\$6,361.3	(20.184)
2063	\$327.0	\$96.7	(0.296)	\$0.0	0.000	\$393.6	(1.204)	\$222.8	(0.681)	\$6,628.9	(20.273)
2064	\$339.2	\$100.4	(0.296)	\$0.0	0.000	\$410.2	(1.209)	\$231.1	(0.681)	\$6,908.4	(20.364)
2065	\$352.0	\$104.1	(0.296)	\$0.0	0.000	\$427.5	(1.215)	\$239.7	(0.681)	\$7,200.3	(20.458)
2066	\$365.2	\$108.0	(0.296)	\$0.0	0.000	\$445.6	(1.220)	\$248.7	(0.681)	\$7,505.2	(20.554)
2067	\$378.8	\$112.1	(0.296)	\$0.0	0.000	\$464.5	(1.226)	\$258.1	(0.681)	\$7,823.7	(20.652)
2068	\$393.0	\$116.3	(0.296)	\$0.0	0.000	\$484.2	(1.232)	\$267.9	(0.682)	\$8,156.3	(20.752)
2069	\$407.8	\$120.6	(0.296)	\$0.0	0.000	\$504.9	(1.238)	\$278.1	(0.682)	\$8,503.7	(20.854)
2070	\$423.1	\$125.1	(0.296)	\$0.0	0.000	\$526.4	(1.244)	\$288.8	(0.683)	\$8,866.5	(20.958)
2071	\$438.9	\$129.8	(0.296)	\$0.0	0.000	\$548.8	(1.250)	\$299.8	(0.683)	\$9,245.3	(21.064)
2072	\$455.4	\$134.7	(0.296)	\$0.0	0.000	\$572.3	(1.257)	\$311.4	(0.684)	\$9,640.9	(21.172)
2073	\$472.4	\$139.8	(0.296)	\$0.0	0.000	\$596.8	(1.263)	\$323.4	(0.685)	\$10,054.1	(21.281)
2074	\$490.2	\$145.0	(0.296)	\$0.0	0.000	\$622.4	(1.270)	\$335.9	(0.685)	\$10,485.6	(21.392)
2075	\$508.5	\$150.4	(0.296)	\$0.0	0.000	\$649.1	(1.277)	\$348.9	(0.686)	\$10,936.3	(21.506)
2076	\$527.6	\$156.1	(0.296)	\$0.0	0.000	\$677.1	(1.283)	\$362.4	(0.687)	\$11,407.1	(21.620)
2077	\$547.4	\$161.9	(0.296)	\$0.0	0.000	\$706.2	(1.290)	\$376.4	(0.688)	\$11,898.9	(21.737)
2078	\$567.9	\$168.0	(0.296)	\$0.0	0.000	\$736.7	(1.297)	\$391.0	(0.688)	\$12,412.6	(21.856)
2079	\$589.2	\$174.3	(0.296)	\$0.0	0.000	\$768.5	(1.304)	\$406.1	(0.689)	\$12,949.4	(21.977)
2080	\$611.3	\$180.8	(0.296)	\$0.0	0.000	\$801.8	(1.312)	\$421.8	(0.690)	\$13,510.2	(22.099)
2081	\$634.3	\$187.6	(0.296)	\$0.0	0.000	\$836.6	(1.319)	\$438.2	(0.691)	\$14,096.3	(22.224)
2082	\$658.1	\$194.7	(0.296)	\$0.0	0.000	\$872.9	(1.326)	\$455.1	(0.692)	\$14,708.7	(22.351)
2083	\$682.8	\$202.0	(0.296)	\$0.0	0.000	\$910.8	(1.334)	\$472.7	(0.692)	\$15,348.8	(22.481)
2084	\$708.4	\$209.5	(0.296)	\$0.0	0.000	\$950.5	(1.342)	\$491.0	(0.693)	\$16,017.9	(22.613)
2085	\$734.9	\$217.4	(0.296)	\$0.0	0.000	\$992.0	(1.350)	\$510.0	(0.694)	\$16,717.3	(22.747)
2086	\$762.5	\$225.6	(0.296)	\$0.0	0.000	\$1,035.3	(1.358)	\$529.7	(0.695)	\$17,448.5	(22.883)
2087	\$791.1	\$234.0	(0.296)	\$0.0	0.000	\$1,080.6	(1.366)	\$550.2	(0.695)	\$18,213.0	(23.022)
2088	\$820.8	\$242.8	(0.296)	\$0.0	0.000	\$1,128.0	(1.374)	\$571.4	(0.696)	\$19,012.4	(23.164)
2089	\$851.5	\$251.9	(0.296)	\$0.0	0.000	\$1,177.6	(1.383)	\$593.5	(0.697)	\$19,848.4	(23.309)
2090	\$883.5	\$261.4	(0.296)	\$0.0	0.000	\$1,229.4	(1.392)	\$616.4	(0.698)	\$20,722.8	(23.456)
2091	\$916.6	\$271.2	(0.296)	\$0.0	0.000	\$1,283.6	(1.400)	\$640.2	(0.698)	\$21,637.4	(23.606)
2092	\$951.0	\$281.3	(0.296)	\$0.0	0.000	\$1,340.3	(1.409)	\$665.0	(0.699)	\$22,594.1	(23.759)
2093	\$986.6	\$291.9	(0.296)	\$0.0	0.000	\$1,399.7	(1.419)	\$690.6	(0.700)	\$23,595.0	(23.914)
2094	\$1,023.6	\$302.8	(0.296)	\$0.0	0.000	\$1,461.7	(1.428)	\$717.3	(0.701)	\$24,642.2	(24.073)
2095	\$1,062.0	\$314.2	(0.296)	\$0.0	0.000	\$1,526.7	(1.438)	\$745.0	(0.701)	\$25,738.1	(24.235)
2096	\$1,101.9	\$326.0	(0.296)	\$0.0	0.000	\$1,594.6	(1.447)	\$773.8	(0.702)	\$26,884.9	(24.400)
2097	\$1,143.2	\$338.2	(0.296)	\$0.0	0.000	\$1,665.8	(1.457)	\$803.7	(0.703)	\$28,085.1	(24.568)
2098	\$1,186.0	\$350.9	(0.296)	\$0.0	0.000	\$1,740.2	(1.467)	\$834.7	(0.704)	\$29,341.5	(24.739)
2099	\$1,230.5	\$364.0	(0.296)	\$0.0	0.000	\$1,818.1	(1.478)	\$866.9	(0.705)	\$30,656.7	(24.914)
2100	\$1,276.7	\$377.7	(0.296)	\$0.0	0.000	\$1,899.7	(1.488)	\$900.4	(0.705)	\$32,033.7	(25.092)
2101	\$1,324.5	\$391.8	(0.296)	\$0.0	0.000	\$1,985.1	(1.499)	\$935.2	(0.706)	\$33,475.5	(25.273)
2102	\$1,374.2	\$406.5	(0.296)	\$0.0	0.000	\$2,074.6	(1.510)	\$971.3	(0.707)	\$34,985.3	(25.458)
2103	\$1,425.8	\$421.8	(0.296)	\$0.0	0.000	\$2,168.2	(1.521)	\$1,008.7	(0.708)	\$36,566.6	(25.647)

## FOOTNOTES FOR TABLE 9

- <sup>1</sup> Public Law 98-94 established the military retirement fund. Under the law, DoD is responsible for the normal cost payment and Treasury is responsible for the payments on the unfunded liability. There are no employee contributions to the fund. Public Law 108-136 assigned Treasury the responsibility of funding the normal cost arising from increased benefits due to Concurrent Receipt, starting in FY05.
- <sup>2</sup> DoD-projected endstrengths are used through FY11 and constant force strengths thereafter. Basic pay is only a portion of military compensation. See the Summary of the Military Retirement System in Appendix A for details.
- <sup>3</sup> Due to federal budget deadlines, normal cost percentages are established a year in advance of implementation. The percentage actually used and displayed here may vary from the one derived in the valuation as of the end of the previous year. Starting in FY87, NCPs have been developed separately for the full-time and part-time basic payrolls. Beginning in FY05, Normal Cost Payments combine DoD and Treasury amounts. See Table 10 for the DoD/Treasury breakdown.
- <sup>4</sup> Disbursements are on a cash basis. Beginning in December 1984, entitlements obligated for a month have been paid at the beginning of the following month. Prior to this date, entitlements were paid at the end of the month of obligation. Consequently, FY85 disbursements include only 11 months of payments.
- <sup>5</sup> This fund balance (on a book value basis) reflects cash disbursements during the year. On September 30, 2004, assets in the fund totaled \$188.0 billion.

NOTE: Mortality rates that are applied in the valuation to active (non-retired) members, nondisabled retirees, and survivor beneficiaries are decreased (or “improved”) over time. See Appendix J for details.

## ANNUAL ECONOMIC ASSUMPTIONS USED IN PROJECTIONS OF PLAN ASSETS

<u>Fiscal Year</u>	<u>Full COLA</u>	<u>Basic Pay</u>	<u>Interest</u>
2005	2.7	3.5	6.25
2006	2.3	3.1	6.25
2007	2.3	2.4	6.25
2008-10	2.4	2.4	6.25
2011	2.4	2.5	6.25
2012-13	2.5	2.5	6.25
2014	3.0	2.5	6.25
2015+	3.0	3.75	6.25

Full COLA is equal to full cost-of-living increases to retiree and survivor annuities. Interest assumptions pertain to interest income for the entire portfolio in a fiscal year. Long-term annual economic assumptions (used in the normal cost and unfunded liability calculations) are 3.0% COLA, 3.75% basic pay and 6.25% interest.

TABLE 10

**MILITARY RETIREMENT SYSTEM**  
**PROJECTED PAYROLL AND NORMAL COST PAYMENTS**  
(In Billions of Dollars and as a Proportion of Payroll)

Fiscal Year	Payroll			DoD Normal Cost Payments				Treasury Normal Cost Payments				Normal Cost Payments	
	Full-Time	Part-Time	Total	Full-Time		Part-Time		Full-Time		Part-Time		Total	
2005	\$45.4	\$5.1	\$50.4	\$12.5	(0.275)	\$0.8	(0.167)	\$1.5	(0.033)	\$0.0	(0.008)		\$14.9
2006	\$45.7	\$5.2	\$50.9	\$12.1	(0.265)	\$0.9	(0.167)	\$2.2	(0.049)	\$0.1	(0.014)		\$15.3
2007	\$46.0	\$5.2	\$51.2	\$12.1	(0.264)	\$0.9	(0.167)	\$2.2	(0.049)	\$0.1	(0.014)		\$15.3
2008	\$46.3	\$5.4	\$51.7	\$12.2	(0.264)	\$0.9	(0.167)	\$2.3	(0.049)	\$0.1	(0.014)		\$15.4
2009	\$46.9	\$5.5	\$52.3	\$12.4	(0.264)	\$0.9	(0.167)	\$2.3	(0.049)	\$0.1	(0.014)		\$15.6
2010	\$47.6	\$5.6	\$53.1	\$12.5	(0.263)	\$0.9	(0.167)	\$2.3	(0.049)	\$0.1	(0.014)		\$15.8
2011	\$48.4	\$5.7	\$54.1	\$12.7	(0.263)	\$1.0	(0.167)	\$2.3	(0.049)	\$0.1	(0.014)		\$16.1
2012	\$49.2	\$5.9	\$55.1	\$12.9	(0.263)	\$1.0	(0.167)	\$2.4	(0.048)	\$0.1	(0.014)		\$16.4
2013	\$50.1	\$6.0	\$56.1	\$13.2	(0.263)	\$1.0	(0.167)	\$2.4	(0.048)	\$0.1	(0.014)		\$16.7
2014	\$51.1	\$6.2	\$57.2	\$13.4	(0.263)	\$1.0	(0.167)	\$2.5	(0.048)	\$0.1	(0.014)		\$17.0
2015	\$52.7	\$6.4	\$59.1	\$13.8	(0.263)	\$1.1	(0.167)	\$2.6	(0.048)	\$0.1	(0.014)		\$17.6
2016	\$54.4	\$6.6	\$61.0	\$14.3	(0.263)	\$1.1	(0.167)	\$2.6	(0.048)	\$0.1	(0.014)		\$18.1
2017	\$56.2	\$6.9	\$63.0	\$14.7	(0.263)	\$1.1	(0.167)	\$2.7	(0.048)	\$0.1	(0.014)		\$18.7
2018	\$57.9	\$7.1	\$65.1	\$15.2	(0.263)	\$1.2	(0.167)	\$2.8	(0.048)	\$0.1	(0.014)		\$19.3
2019	\$59.7	\$7.4	\$67.1	\$15.7	(0.263)	\$1.2	(0.167)	\$2.9	(0.048)	\$0.1	(0.014)		\$19.9
2020	\$61.6	\$7.7	\$69.2	\$16.2	(0.263)	\$1.3	(0.167)	\$3.0	(0.048)	\$0.1	(0.014)		\$20.5
2021	\$63.4	\$8.0	\$71.4	\$16.7	(0.263)	\$1.3	(0.167)	\$3.1	(0.048)	\$0.1	(0.014)		\$21.2
2022	\$65.4	\$8.3	\$73.7	\$17.2	(0.263)	\$1.4	(0.167)	\$3.2	(0.048)	\$0.1	(0.014)		\$21.8
2023	\$67.5	\$8.6	\$76.1	\$17.7	(0.263)	\$1.4	(0.167)	\$3.3	(0.048)	\$0.1	(0.014)		\$22.5
2024	\$69.7	\$8.9	\$78.6	\$18.3	(0.263)	\$1.5	(0.167)	\$3.4	(0.048)	\$0.1	(0.014)		\$23.3
2025	\$72.1	\$9.3	\$81.3	\$18.9	(0.263)	\$1.5	(0.167)	\$3.5	(0.048)	\$0.1	(0.014)		\$24.1
2026	\$74.6	\$9.6	\$84.3	\$19.6	(0.263)	\$1.6	(0.167)	\$3.6	(0.048)	\$0.1	(0.014)		\$24.9
2027	\$77.3	\$10.0	\$87.3	\$20.3	(0.263)	\$1.7	(0.167)	\$3.7	(0.048)	\$0.1	(0.014)		\$25.8
2028	\$80.0	\$10.4	\$90.4	\$21.0	(0.263)	\$1.7	(0.167)	\$3.9	(0.048)	\$0.1	(0.014)		\$26.8
2029	\$82.9	\$10.8	\$93.7	\$21.8	(0.263)	\$1.8	(0.167)	\$4.0	(0.048)	\$0.1	(0.014)		\$27.7
2030	\$86.0	\$11.2	\$97.2	\$22.6	(0.263)	\$1.9	(0.167)	\$4.2	(0.048)	\$0.2	(0.014)		\$28.8
2031	\$89.1	\$11.6	\$100.7	\$23.4	(0.263)	\$1.9	(0.167)	\$4.3	(0.048)	\$0.2	(0.014)		\$29.8
2032	\$92.4	\$12.1	\$104.5	\$24.3	(0.263)	\$2.0	(0.167)	\$4.5	(0.048)	\$0.2	(0.014)		\$30.9
2033	\$95.8	\$12.5	\$108.4	\$25.2	(0.263)	\$2.1	(0.167)	\$4.6	(0.048)	\$0.2	(0.014)		\$32.1
2034	\$99.4	\$13.0	\$112.5	\$26.1	(0.263)	\$2.2	(0.167)	\$4.8	(0.048)	\$0.2	(0.014)		\$33.3
2035	\$103.2	\$13.5	\$116.7	\$27.1	(0.263)	\$2.3	(0.167)	\$5.0	(0.048)	\$0.2	(0.014)		\$34.5
2036	\$107.0	\$14.0	\$121.1	\$28.1	(0.263)	\$2.3	(0.167)	\$5.2	(0.048)	\$0.2	(0.014)		\$35.8
2037	\$111.1	\$14.6	\$125.6	\$29.2	(0.263)	\$2.4	(0.167)	\$5.4	(0.048)	\$0.2	(0.014)		\$37.2
2038	\$115.2	\$15.1	\$130.3	\$30.2	(0.263)	\$2.5	(0.167)	\$5.6	(0.048)	\$0.2	(0.014)		\$38.6
2039	\$119.5	\$15.7	\$135.2	\$31.4	(0.263)	\$2.6	(0.167)	\$5.8	(0.048)	\$0.2	(0.014)		\$40.0
2040	\$124.0	\$16.3	\$140.3	\$32.6	(0.263)	\$2.7	(0.167)	\$6.0	(0.048)	\$0.2	(0.014)		\$41.5
2041	\$128.6	\$16.9	\$145.5	\$33.8	(0.263)	\$2.8	(0.167)	\$6.2	(0.048)	\$0.2	(0.014)		\$43.0
2042	\$133.4	\$17.5	\$150.9	\$35.0	(0.263)	\$2.9	(0.167)	\$6.5	(0.048)	\$0.2	(0.014)		\$44.6
2043	\$138.4	\$18.2	\$156.6	\$36.3	(0.263)	\$3.0	(0.167)	\$6.7	(0.048)	\$0.3	(0.014)		\$46.3
2044	\$143.5	\$18.9	\$162.4	\$37.7	(0.263)	\$3.2	(0.167)	\$6.9	(0.048)	\$0.3	(0.014)		\$48.0
2045	\$148.9	\$19.6	\$168.5	\$39.1	(0.263)	\$3.3	(0.167)	\$7.2	(0.048)	\$0.3	(0.014)		\$49.8
2046	\$154.5	\$20.3	\$174.8	\$40.6	(0.263)	\$3.4	(0.167)	\$7.5	(0.048)	\$0.3	(0.014)		\$51.7
2047	\$160.2	\$21.1	\$181.4	\$42.1	(0.263)	\$3.5	(0.167)	\$7.8	(0.048)	\$0.3	(0.014)		\$53.6
2048	\$166.2	\$21.9	\$188.1	\$43.7	(0.263)	\$3.7	(0.167)	\$8.0	(0.048)	\$0.3	(0.014)		\$55.7
2049	\$172.5	\$22.7	\$195.2	\$45.3	(0.263)	\$3.8	(0.167)	\$8.4	(0.048)	\$0.3	(0.014)		\$57.7
2050	\$178.9	\$23.6	\$202.5	\$47.0	(0.263)	\$3.9	(0.167)	\$8.7	(0.048)	\$0.3	(0.014)		\$59.9
2051	\$185.7	\$24.5	\$210.1	\$48.7	(0.263)	\$4.1	(0.167)	\$9.0	(0.048)	\$0.3	(0.014)		\$62.2
2052	\$192.6	\$25.4	\$218.0	\$50.6	(0.263)	\$4.2	(0.167)	\$9.3	(0.048)	\$0.4	(0.014)		\$64.5
2053	\$199.9	\$26.3	\$226.2	\$52.5	(0.263)	\$4.4	(0.167)	\$9.7	(0.048)	\$0.4	(0.014)		\$66.9
2054	\$207.4	\$27.3	\$234.7	\$54.4	(0.263)	\$4.6	(0.167)	\$10.0	(0.048)	\$0.4	(0.014)		\$69.4



TABLE 10 (cont.)

**MILITARY RETIREMENT SYSTEM**  
**PROJECTED PAYROLL AND NORMAL COST PAYMENTS**  
(In Billions of Dollars and as a Proportion of Payroll)

Fiscal Year	Payroll			DoD Normal Cost Payments				Treasury Normal Cost Payments				Normal Cost Payments	
	Full-Time	Part-Time	Total	Full-Time		Part-Time		Full-Time		Part-Time		Total	
2055	\$215.2	\$28.3	\$243.5	\$56.5	(0.263)	\$4.7	(0.167)	\$10.4	(0.048)	\$0.4	(0.014)		\$72.0
2056	\$223.2	\$29.4	\$252.6	\$58.6	(0.263)	\$4.9	(0.167)	\$10.8	(0.048)	\$0.4	(0.014)		\$74.7
2057	\$231.6	\$30.5	\$262.1	\$60.8	(0.263)	\$5.1	(0.167)	\$11.2	(0.048)	\$0.4	(0.014)		\$77.5
2058	\$240.3	\$31.6	\$272.0	\$63.1	(0.263)	\$5.3	(0.167)	\$11.6	(0.048)	\$0.4	(0.014)		\$80.5
2059	\$249.4	\$32.8	\$282.2	\$65.5	(0.263)	\$5.5	(0.167)	\$12.1	(0.048)	\$0.5	(0.014)		\$83.5
2060	\$258.7	\$34.1	\$292.8	\$67.9	(0.263)	\$5.7	(0.167)	\$12.5	(0.048)	\$0.5	(0.014)		\$86.6
2061	\$268.4	\$35.3	\$303.8	\$70.5	(0.263)	\$5.9	(0.167)	\$13.0	(0.048)	\$0.5	(0.014)		\$89.9
2062	\$278.5	\$36.7	\$315.2	\$73.1	(0.263)	\$6.1	(0.167)	\$13.5	(0.048)	\$0.5	(0.014)		\$93.2
2063	\$288.9	\$38.0	\$327.0	\$75.9	(0.263)	\$6.3	(0.167)	\$14.0	(0.048)	\$0.5	(0.014)		\$96.7
2064	\$299.8	\$39.5	\$339.2	\$78.7	(0.263)	\$6.6	(0.167)	\$14.5	(0.048)	\$0.5	(0.014)		\$100.4
2065	\$311.0	\$40.9	\$352.0	\$81.7	(0.263)	\$6.8	(0.167)	\$15.1	(0.048)	\$0.6	(0.014)		\$104.1
2066	\$322.7	\$42.5	\$365.2	\$84.7	(0.263)	\$7.1	(0.167)	\$15.6	(0.048)	\$0.6	(0.014)		\$108.0
2067	\$334.8	\$44.1	\$378.8	\$87.9	(0.263)	\$7.4	(0.167)	\$16.2	(0.048)	\$0.6	(0.014)		\$112.1
2068	\$347.3	\$45.7	\$393.0	\$91.2	(0.263)	\$7.6	(0.167)	\$16.8	(0.048)	\$0.6	(0.014)		\$116.3
2069	\$360.3	\$47.4	\$407.8	\$94.6	(0.263)	\$7.9	(0.167)	\$17.4	(0.048)	\$0.7	(0.014)		\$120.6
2070	\$373.8	\$49.2	\$423.1	\$98.2	(0.263)	\$8.2	(0.167)	\$18.1	(0.048)	\$0.7	(0.014)		\$125.1
2071	\$387.9	\$51.1	\$438.9	\$101.8	(0.263)	\$8.5	(0.167)	\$18.8	(0.048)	\$0.7	(0.014)		\$129.8
2072	\$402.4	\$53.0	\$455.4	\$105.7	(0.263)	\$8.8	(0.167)	\$19.5	(0.048)	\$0.7	(0.014)		\$134.7
2073	\$417.5	\$55.0	\$472.4	\$109.6	(0.263)	\$9.2	(0.167)	\$20.2	(0.048)	\$0.8	(0.014)		\$139.8
2074	\$433.1	\$57.0	\$490.2	\$113.7	(0.263)	\$9.5	(0.167)	\$21.0	(0.048)	\$0.8	(0.014)		\$145.0
2075	\$449.4	\$59.2	\$508.5	\$118.0	(0.263)	\$9.9	(0.167)	\$21.8	(0.048)	\$0.8	(0.014)		\$150.4
2076	\$466.2	\$61.4	\$527.6	\$122.4	(0.263)	\$10.2	(0.167)	\$22.6	(0.048)	\$0.8	(0.014)		\$156.1
2077	\$483.7	\$63.7	\$547.4	\$127.0	(0.263)	\$10.6	(0.167)	\$23.4	(0.048)	\$0.9	(0.014)		\$161.9
2078	\$501.9	\$66.1	\$567.9	\$131.8	(0.263)	\$11.0	(0.167)	\$24.3	(0.048)	\$0.9	(0.014)		\$168.0
2079	\$520.7	\$68.5	\$589.2	\$136.7	(0.263)	\$11.4	(0.167)	\$25.2	(0.048)	\$0.9	(0.014)		\$174.3
2080	\$540.2	\$71.1	\$611.3	\$141.8	(0.263)	\$11.9	(0.167)	\$26.2	(0.048)	\$1.0	(0.014)		\$180.8
2081	\$560.5	\$73.8	\$634.3	\$147.2	(0.263)	\$12.3	(0.167)	\$27.1	(0.048)	\$1.0	(0.014)		\$187.6
2082	\$581.5	\$76.5	\$658.1	\$152.7	(0.263)	\$12.8	(0.167)	\$28.2	(0.048)	\$1.1	(0.014)		\$194.7
2083	\$603.3	\$79.4	\$682.8	\$158.4	(0.263)	\$13.2	(0.167)	\$29.2	(0.048)	\$1.1	(0.014)		\$202.0
2084	\$626.0	\$82.4	\$708.4	\$164.4	(0.263)	\$13.7	(0.167)	\$30.3	(0.048)	\$1.1	(0.014)		\$209.5
2085	\$649.4	\$85.5	\$734.9	\$170.5	(0.263)	\$14.3	(0.167)	\$31.4	(0.048)	\$1.2	(0.014)		\$217.4
2086	\$673.8	\$88.7	\$762.5	\$176.9	(0.263)	\$14.8	(0.167)	\$32.6	(0.048)	\$1.2	(0.014)		\$225.6
2087	\$699.1	\$92.0	\$791.1	\$183.6	(0.263)	\$15.3	(0.167)	\$33.8	(0.048)	\$1.3	(0.014)		\$234.0
2088	\$725.3	\$95.5	\$820.8	\$190.4	(0.263)	\$15.9	(0.167)	\$35.1	(0.048)	\$1.3	(0.014)		\$242.8
2089	\$752.5	\$99.0	\$851.5	\$197.6	(0.263)	\$16.5	(0.167)	\$36.4	(0.048)	\$1.4	(0.014)		\$251.9
2090	\$780.7	\$102.8	\$883.5	\$205.0	(0.263)	\$17.1	(0.167)	\$37.8	(0.048)	\$1.4	(0.014)		\$261.4
2091	\$810.0	\$106.6	\$916.6	\$212.7	(0.263)	\$17.8	(0.167)	\$39.2	(0.048)	\$1.5	(0.014)		\$271.2
2092	\$840.4	\$110.6	\$951.0	\$220.6	(0.263)	\$18.4	(0.167)	\$40.7	(0.048)	\$1.5	(0.014)		\$281.3
2093	\$871.9	\$114.8	\$986.6	\$228.9	(0.263)	\$19.1	(0.167)	\$42.2	(0.048)	\$1.6	(0.014)		\$291.9
2094	\$904.6	\$119.1	\$1,023.6	\$237.5	(0.263)	\$19.9	(0.167)	\$43.8	(0.048)	\$1.6	(0.014)		\$302.8
2095	\$938.5	\$123.5	\$1,062.0	\$246.4	(0.263)	\$20.6	(0.167)	\$45.4	(0.048)	\$1.7	(0.014)		\$314.2
2096	\$973.7	\$128.2	\$1,101.9	\$255.7	(0.263)	\$21.4	(0.167)	\$47.1	(0.048)	\$1.8	(0.014)		\$326.0
2097	\$1,010.2	\$133.0	\$1,143.2	\$265.2	(0.263)	\$22.2	(0.167)	\$48.9	(0.048)	\$1.8	(0.014)		\$338.2
2098	\$1,048.1	\$138.0	\$1,186.0	\$275.2	(0.263)	\$23.0	(0.167)	\$50.7	(0.048)	\$1.9	(0.014)		\$350.9
2099	\$1,087.4	\$143.1	\$1,230.5	\$285.5	(0.263)	\$23.9	(0.167)	\$52.7	(0.048)	\$2.0	(0.014)		\$364.0
2100	\$1,128.2	\$148.5	\$1,276.7	\$296.2	(0.263)	\$24.8	(0.167)	\$54.6	(0.048)	\$2.1	(0.014)		\$377.7
2101	\$1,170.5	\$154.1	\$1,324.5	\$307.3	(0.263)	\$25.7	(0.167)	\$56.7	(0.048)	\$2.1	(0.014)		\$391.8
2102	\$1,214.4	\$159.8	\$1,374.2	\$318.8	(0.263)	\$26.7	(0.167)	\$58.8	(0.048)	\$2.2	(0.014)		\$406.5
2103	\$1,259.9	\$165.8	\$1,425.8	\$330.8	(0.263)	\$27.7	(0.167)	\$61.0	(0.048)	\$2.3	(0.014)		\$421.8

**TABLE 11**  
**PAST AND PROJECTED UNFUNDED LIABILITY PAYMENTS ON OCTOBER 1**  
(\$ in billions)

<b>Calendar Year</b>	<b>Original UFL</b>	<b>Assumption Changes</b>	<b>Benefit Changes</b>	<b>Actuarial Experience</b>	<b>Total</b>
1984*	\$9.500	\$ .000	\$ .000	\$ .000	\$9.500
1985*	\$10.500	\$ .000	\$ .000	\$ .000	\$10.500
1986*	\$11.042	\$ .000	\$ .000	(\$ .518)	\$10.524
1987*	\$11.679	\$ .000	(\$ .113)	(\$1.281)	\$10.285
1988*	\$12.003	\$ .135	(\$ .112)	(\$2.244)	\$9.782
1989*	\$16.300	(\$2.116)	(\$ .132)	(\$3.456)	\$10.596
1990*	\$17.237	(\$2.237)	(\$ .140)	(\$4.078)	\$10.782
1991*	\$18.228	(\$2.366)	(\$ .148)	(\$4.508)	\$11.206
1992*	\$22.621	(\$4.625)	(\$ .171)	(\$5.552)	\$12.273
1993*	\$23.865	(\$4.880)	(\$ .180)	(\$6.897)	\$11.908
1994*	\$25.177	(\$5.148)	(\$ .189)	(\$8.370)	\$11.470
1995*	\$27.746	(\$6.619)	(\$ .079)	(\$10.349)	\$10.699
1996*	\$33.456	(\$6.917)	(\$ .042)	(\$11.346)	\$15.151
1997*	\$36.227	(\$8.529)	\$ .048	(\$12.627)	\$15.119
1998*	\$37.676	(\$8.870)	\$ .050	(\$13.606)	\$15.250
1999*	\$39.183	(\$9.201)	\$ .052	(\$14.732)	\$15.302
2000*	\$42.098	(\$9.984)	\$ .335	(\$16.360)	\$16.089
2001*	\$43.571	(\$9.862)	\$ .472	(\$17.134)	\$17.047
2002*	\$45.096	(\$10.059)	\$ .661	(\$17.770)	\$17.928
2003*	\$46.674	(\$10.741)	\$ .977	(\$18.721)	\$18.189
2004*	\$46.857	(\$10.959)	\$4.627	(\$19.167)	\$21.358
2005	\$48.614	(\$11.337)	\$6.081	(\$20.178)	\$23.180
2006	\$50.437	(\$11.762)	\$6.309	(\$20.935)	\$24.049
2007	\$52.328	(\$12.203)	\$6.546	(\$21.720)	\$24.951
2008	\$54.290	(\$12.661)	\$6.792	(\$22.535)	\$25.886
2009	\$56.326	(\$13.135)	\$7.046	(\$23.380)	\$26.857
2010	\$58.439	(\$13.628)	\$7.311	(\$24.257)	\$27.865
2011	\$60.630	(\$14.139)	\$7.585	(\$25.166)	\$28.910
2012	\$62.904	(\$14.669)	\$7.869	(\$26.110)	\$29.994
2013	\$65.262	(\$15.219)	\$8.164	(\$27.089)	\$31.118
2014	\$67.710	(\$15.790)	\$8.470	(\$28.105)	\$32.285
2015	\$70.249	(\$16.382)	\$8.788	(\$29.159)	\$33.496
2016	\$72.883	(\$16.997)	\$9.117	(\$30.252)	\$34.751
2017	\$75.616	(\$17.634)	\$9.459	(\$31.386)	\$36.055
2018	\$78.452	(\$18.295)	\$9.814	(\$32.564)	\$37.407
2019	\$81.394	(\$18.981)	\$10.182	(\$33.785)	\$38.810
2020	\$84.446	(\$19.693)	\$10.564	(\$35.051)	\$40.266
2021	\$87.613	(\$20.431)	\$10.960	(\$36.366)	\$41.776
2022	\$90.898	(\$21.198)	\$11.371	(\$37.730)	\$43.341
2023	\$94.307	(\$7.152)	\$11.798	(\$12.361)	\$86.593
2024	\$97.844	\$ .000	\$12.240	\$ .000	\$110.084
2025	\$101.513	\$ .000	\$12.699	\$ .000	\$114.212
2026	\$105.320	\$ .000	\$13.175	\$ .000	\$118.495
2027	\$109.269	\$ .000	\$13.670	\$ .000	\$122.939
2028	\$113.367	\$ .000	\$14.182	\$ .000	\$127.549
2029	\$117.618	\$ .000	\$14.714	\$ .000	\$132.332
2030	\$122.028	\$ .000	\$15.266	\$ .000	\$137.294
2031	\$126.604	\$ .000	\$15.838	\$ .000	\$142.442
2032	\$131.352	\$ .000	\$16.432	\$ .000	\$147.784
2033	\$136.278	\$ .000	\$13.210	\$ .000	\$149.489
2034	\$ .000	\$ .000	\$ .000	\$ .000	\$ .000

\*Actual data

**TABLE 12**  
**PAST AND PROJECTED UNFUNDED LIABILITY BALANCE ON SEPTEMBER 30 (Before Payment)**  
(\$ in billions)

<b>Calendar Year</b>	<b>Original UFL</b>	<b>Assumption Changes **</b>	<b>Benefit Changes</b>	<b>Actuarial Experience</b>	<b>Total</b>
1984*	\$528.700	\$ .000	\$ .000	\$ .000	\$528.700
1985*	\$553.500	\$ .000	\$ .000	(\$13.800)	\$539.700
1986*	\$578.800	\$ .000	(\$3.000)	(\$34.200)	\$541.600
1987*	\$605.200	\$3.600	(\$2.998)	(\$59.500)	\$546.302
1988*	\$632.700	(\$50.062)	(\$3.076)	(\$81.180)	\$498.382
1989*	\$664.173	(\$53.711)	(\$3.172)	(\$94.562)	\$512.728
1990*	\$693.224	(\$55.207)	(\$3.253)	(\$102.283)	\$532.481
1991*	\$723.306	(\$97.578)	(\$3.331)	(\$111.879)	\$510.518
1992*	\$757.959	(\$102.353)	(\$3.421)	(\$139.327)	\$512.858
1993*	\$790.488	(\$105.057)	(\$3.494)	(\$167.942)	\$513.995
1994*	\$824.120	(\$130.691)	(\$ .968)	(\$201.052)	\$491.409
1995*	\$852.872	(\$134.017)	(\$ .832)	(\$217.255)	\$500.768
1996*	\$880.822	(\$159.859)	\$ .897	(\$231.424)	\$490.436
1997*	\$902.444	(\$162.883)	\$1.000	(\$244.673)	\$495.888
1998*	\$922.521	(\$164.057)	\$1.014	(\$259.976)	\$499.503
1999*	\$942.360	(\$169.827)	\$6.583	(\$277.940)	\$501.176
2000*	\$959.626	(\$164.942)	\$9.414	(\$284.168)	\$519.931
2001*	\$974.873	(\$162.970)	\$13.075	(\$285.393)	\$539.585
2002*	\$989.509	(\$170.593)	\$19.216	(\$293.105)	\$545.027
2003*	\$1003.439	(\$172.248)	\$94.231	(\$297.115)	\$628.308
2004*	\$1016.562	(\$171.601)	\$99.083	(\$295.793)	\$648.251
2005	\$1030.312	(\$170.349)	\$128.186	(\$303.082)	\$685.066
2006	\$1043.054	(\$168.951)	\$129.736	(\$300.586)	\$703.254
2007	\$1054.656	(\$167.013)	\$131.141	(\$297.129)	\$721.656
2008	\$1064.973	(\$164.486)	\$132.383	(\$292.622)	\$740.249
2009	\$1073.851	(\$161.314)	\$133.440	(\$286.967)	\$759.010
2010	\$1081.120	(\$157.440)	\$134.294	(\$280.061)	\$777.913
2011	\$1086.599	(\$152.800)	\$134.919	(\$271.792)	\$796.926
2012	\$1090.092	(\$147.327)	\$135.293	(\$262.040)	\$816.017
2013	\$1091.387	(\$140.949)	\$135.388	(\$250.676)	\$835.149
2014	\$1090.258	(\$133.589)	\$135.175	(\$237.561)	\$854.283
2015	\$1086.457	(\$125.161)	\$134.624	(\$222.547)	\$873.373
2016	\$1079.721	(\$115.578)	\$133.701	(\$205.475)	\$892.369
2017	\$1069.766	(\$104.742)	\$132.370	(\$186.174)	\$911.220
2018	\$1056.284	(\$92.552)	\$130.593	(\$164.463)	\$929.862
2019	\$1038.946	(\$78.898)	\$128.328	(\$140.142)	\$948.234
2020	\$1017.400	(\$63.662)	\$125.530	(\$113.005)	\$966.263
2021	\$991.263	(\$46.717)	\$122.151	(\$82.826)	\$983.872
2022	\$960.128	(\$27.929)	\$118.141	(\$49.364)	\$1,000.977
2023	\$923.557	(\$7.152)	\$113.443	(\$12.361)	\$1,017.488
2024	\$881.078	\$ .000	\$107.998	\$ .000	\$989.076
2025	\$832.186	\$ .000	\$101.743	\$ .000	\$933.929
2026	\$776.340	\$ .000	\$94.609	\$ .000	\$870.949
2027	\$712.959	\$ .000	\$86.524	\$ .000	\$799.483
2028	\$641.421	\$ .000	\$77.407	\$ .000	\$718.828
2029	\$561.057	\$ .000	\$67.177	\$ .000	\$628.234
2030	\$471.154	\$ .000	\$55.741	\$ .000	\$526.896
2031	\$370.947	\$ .000	\$43.005	\$ .000	\$413.952
2032	\$259.614	\$ .000	\$28.865	\$ .000	\$288.479
2033	\$136.278	\$ .000	\$13.210	\$ .000	\$149.489
2034	\$ .000	\$ .000	\$ .000	\$ .000	\$ .000

\*Actual data

\*\*The Assumption Change for 1987 now shows \$3.6. Prior valuation reports incorrectly displayed \$0.0.

## The Military Retirement Fund Transaction Process

The description of deficit, debt, and funding impact contained in this section are applicable under the current practices of the federal government regarding budget accounting and tax policy. These practices do not provide for increases in taxes to fund the military retirement system beyond what is required to pay benefits to retirees and survivors each year, but do result in increases in the national debt. If current practices change, then this description would need to be revised.

A trust fund was created inside the Unified Budget of the federal government for the monies of the military retirement system. This fund has three sources of income: (1) normal cost payments made by DoD, (2) unfunded liability and Concurrent Receipt normal cost payments made by Treasury, and (3) interest earnings on investments in government securities made by Treasury and the payment of the par values of these securities at maturity. All three of these items are intragovernmental transfers consisting of debits from one government account and credits to another.

The fund has two types of payouts: (1) payments to retirees and survivors of retirees and (2) purchases of U.S. Treasury securities. The purchase of a Treasury security is also an intragovernmental transfer, while a payment to a retiree or a survivor is not.

Figure 1 on the following page depicts this process. The only transactions in a particular year that directly affect the deficit of the Unified Budget are those that pass in or out of the government, such as tax collections and retiree or survivor payments. The intragovernmental transfers are debits and credits within the federal budget, with no direct effect on the deficit. The following examples illustrate the process:

- If DoD debits \$17 billion in normal cost payments and the fund credits the \$17 billion, the net direct federal budget deficit effect is zero.
- If the fund purchases \$7 billion in securities (debit) and the Treasury sells \$7 billion in securities (credit), the net direct federal budget deficit effect is zero.
- If the Treasury pays \$700 million interest (debit) and the fund earns \$700 million interest (credit), the net direct federal budget deficit effect is zero.
- Disregarding all other government programs, if the government collects \$15 billion in tax revenues (credit) and pays \$17.3 billion to retirees (debit), the net direct federal budget deficit effect is \$2.3 billion.

## UNIFIED BUDGET

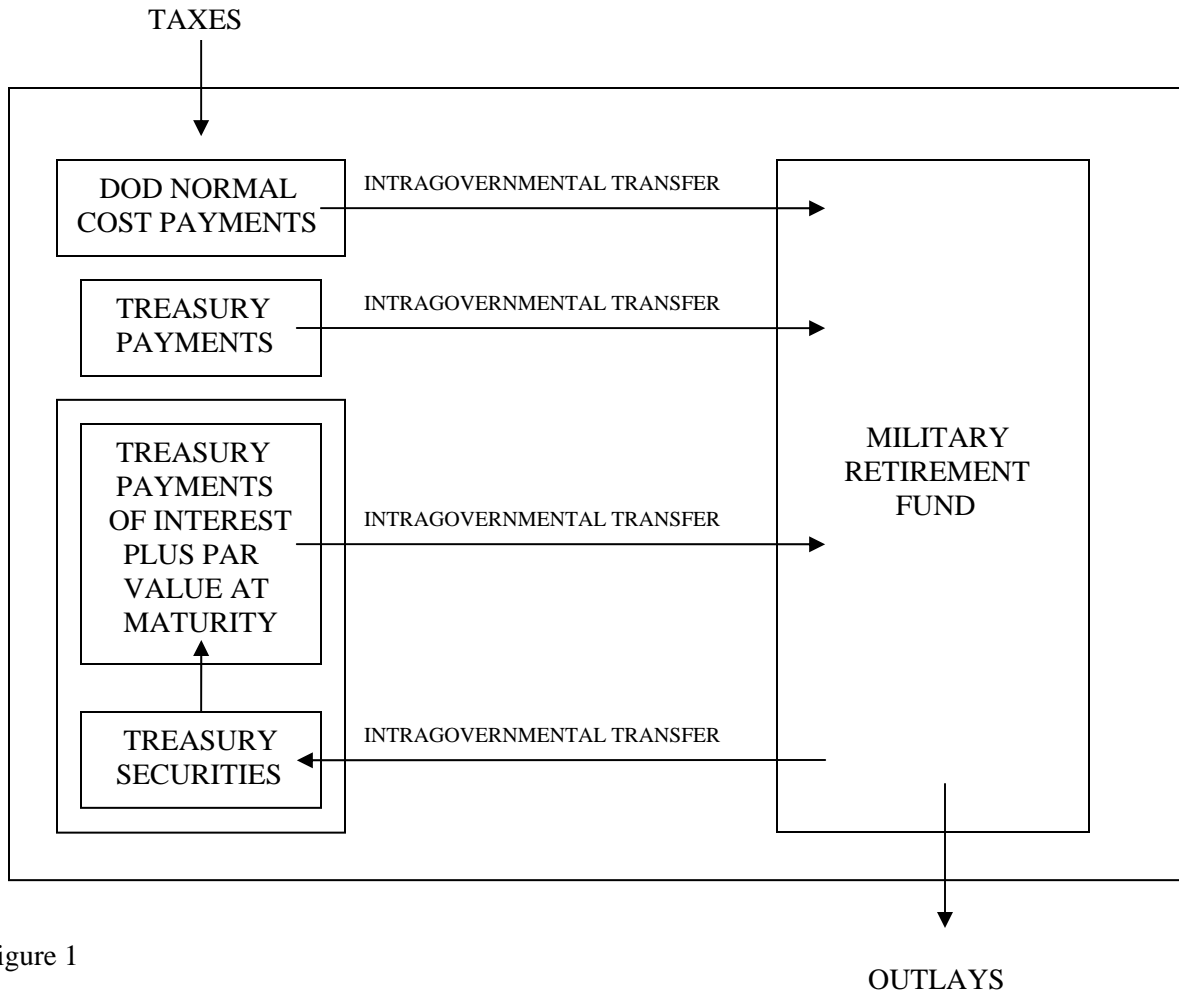


Figure 1

All of the intragovernmental transfers in Figure 1 will always generate both a credit and an associated equal debit within the Unified Budget. Consequently, under current federal budget accounting practices, contributions to the fund beyond what are required to pay benefits to retirees and survivors that year have no impact on the total federal deficit. Just as in the pay-as-you-go method, the only transactions that directly affect the deficit in the retirement system accounting process are payments to retirees and survivors.

On the other hand, the purchase of securities by the fund does increase the national debt, specifically the portion of the debt held by the government. The portion held by the public will not change. However, the total debt will increase and this might require an increase in the statutory borrowing authority.

Suppose that in the year 2004 the amount needed to pay retirees was \$37 billion and the military retirement fund had grown to \$188 billion. The following transactions would take place:

- Fund cashes in \$37 billion in securities (credit).
- Treasury pays \$37 billion to Fund (debit).
- Net federal surplus zero.

Since no budget surplus can be derived from using fund money, the government still has a need for \$37 billion to pay retirees—the same need it would have under the pay-as-you-go system. Accordingly, the fund cannot transfer liabilities from one tax year to another.

However, funding does have an effect on the DoD budget. With the normal cost payments (except for Concurrent Receipt) in the DoD budget, policymakers now automatically consider the impact on future retirement costs when they make manpower decisions, and this could have a significant impact on future federal budgets. For example, if a decision were made today to double the size of the active duty and reserve forces, the DoD budget would automatically have an immediate increase in retirement obligations. Under the pay-as-you-go method, the retirement expenses would not necessarily be considered in the initial decision since they would not show up for 20 years.

The fact that costs are fully recognized in advance probably provides greater benefit security over the long term. Also, when there is a fund, the system is not as dependent on obtaining the necessary appropriation from Congress each year in order to pay benefits for that year. This can provide additional benefit security in the short run.

## APPENDIX A

### SUMMARY OF THE MILITARY RETIREMENT SYSTEM

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Summary of the Military Retirement System .....	A-2

# SUMMARY OF THE MILITARY RETIREMENT SYSTEM

As of September 30, 2004

## Summary

The military retirement system applies to members of the Army, Navy, Marine Corps, and Air Force. However, most of the provisions also apply to retirement systems for members of the Coast Guard (administered by the Department of Homeland Security), officers of the Public Health Service (administered by the Department of Health and Human Services), and officers of the National Oceanic and Atmospheric Administration (administered by the Department of Commerce). Only those members in plans administered by the Department of Defense (DoD) are included in this report.

The system is a funded, noncontributory defined benefit plan that includes nondisability retired pay, disability retired pay, retired pay for reserve service, survivor annuity programs, and special compensation programs for certain disabled retirees. The Service Secretaries may approve immediate nondisability retired pay at any age with credit of at least 20 years of active duty service. Reserve retirees must be at least 60 years old and have at least 20 qualified years of service before retired pay commences. There is no vesting before retirement.

There are three distinct nondisability benefit formulas related to three populations within the military retirement system. (1) *Final pay*: Military personnel who first became members of a uniformed service before September 8, 1980, have retired pay equal to final basic pay times a multiplier. The multiplier is equal to 2.5 percent times years of service and is limited to 75 percent. (2) *High-3*: If the retiree first became a member of a uniformed service on or after September 8, 1980, the average of the highest 36 months of basic pay is used instead of final basic pay. (3) *Redux*: Members who first became a member of a uniformed service on or after August 1, 1986 and who elect to receive the Career Status Bonus outlined below are subject to a multiplier penalty if they retire with less than 30 years of service; however, at age 62, their retired pay is recomputed without the penalty. They also have retired pay computed on a base of the average of their highest 36 months of basic pay. The FY 2000 Defense Authorization Act provided that Redux members now have a choice of (a) receiving High-3 benefits or (b) staying under the Redux formula and receiving a lump-sum \$30,000 payment, called a Career Status Bonus. Members make their election during the fifteenth year of service. Those who choose the lump-sum payment must remain continuously on active duty until they complete 20 years of active duty service or forfeit a portion of the \$30,000.

Retired pay and survivor annuity benefits are automatically adjusted annually to protect the purchasing power of initial retired pay. The benefits associated with members first entering a uniformed service before August 1, 1986, or those entering on or after that date who do not take the bonus, have their benefits adjusted annually by the percentage increase in the average Consumer Price Index (CPI). This is commonly referred to as full CPI protection. Benefits associated with members entering on or after August 1, 1986, who elect the \$30,000 bonus



payment are annually increased by the percentage change in the CPI minus 1 percent, but at the military member's age 62, or when the member would have been age 62 for a survivor annuity, the benefits are restored to the amount that would have been payable had full CPI protection been in effect. This restoral is in combination with that described in the previous paragraph. However, after this restoral, partial indexing (CPI minus 1 percent) continues for future retired pay and survivor annuity payments.

### **Nondisability Retirement From Active Service**

The current system allows voluntary retirement upon completion of at least 20 years of service at any age, subject to Service Secretary approval. The military retiree receives immediate retired pay calculated as (base pay) times (a multiplier). Base pay is equal to terminal basic pay if the retiree first became a member of a uniformed service before September 8, 1980. It is equal to the average of the highest 36 months of basic pay for all other members. The multiplier is equal to (2.5 percent) times (years of service, rounded down to the nearest month) and is limited to 75 percent. Members first entering a uniformed service on or after August 1, 1986, who elect the \$30,000 payment and who retire with less than 30 years of service receive a temporary penalty until age 62. The penalty reduces the multiplier by one percentage point for each full year of service under 30. For example, the multiplier for a 20-year retiree would be 40 percent (50 percent minus 10 percent). At age 62, the retired pay is recomputed with the penalty removed.

In FY 2004, 1.43 million nondisability retirees from active duty were paid \$30.5 billion.

### **Disability Retirement**

A disabled military member is entitled to disability retired pay if the member has at least 20 years of service or the disability is at least 30 percent (under a standard schedule of rating disabilities by the Veterans Administration) and either (1) the member has at least eight years of service; (2) the disability results from active duty; or (3) the disability occurred in the line of duty during a time of war or national emergency or certain other time periods. The National Defense Authorization Act for FY 2005 (Public Law 108-375) extended the entitlement of disability retired pay to academy cadets and midshipmen.

In disability retirement, the member receives retired pay equal to the larger of (1) the accrued nondisability retirement benefit regardless of eligibility to retire or (2) base pay multiplied by the rated percent of disability. The benefit cannot be more than 75 percent of base pay. Only the excess of (1) over (2) is subject to federal income taxes if the member had service on or before September 24, 1975. If not a member of a uniformed service on September 24, 1975, disability retired pay is tax-exempt only for those disabilities that are combat or hazardous duty related. Base pay is equal to final basic pay if the retiree first became a member of a uniformed service before September 8, 1980; otherwise base pay is equal to the average of the highest 36 months of basic pay.

Members whose disabilities may not be permanent are placed on a temporary-disability retired list and receive disability retirement pay just as if they were permanently disabled. However, they must be physically examined every 18 months for any change in disability. A final determination must be made within five years. The temporary disability pay is calculated like the permanent disability retired pay, except that it can be no less than 50 percent of base pay.

In FY 2004, 92,000 disability retirees were paid \$1.21 billion.

### **Reserve Retirement**

Members of the reserves may retire after 20 qualifying years of creditable service, the last six of which must be in a reserve component. However, reserve retired pay is not payable until age 60. Retired pay is computed as base pay times 2.5 percent times years of service. If the reservist was first a member of a uniformed service before September 8, 1980, base pay is defined as the active duty basic pay in effect for the retiree's grade and years of service at the time that retired pay begins. If the reservist first became a member of a uniformed service on or after September 8, 1980, base pay is the average basic pay for the member's grade in the highest 36 months computed as if he/she was on active duty for the 36 months immediately preceding age 60. The years of service are determined by using a point system, where 360 points convert to a year of service. Typically, a point is awarded for a day of service or drill attendance, with 15 points being awarded for a year's membership in a reserve component. A creditable year of service is one in which the member earned at least 50 points. A member cannot retire with less than 20 creditable years, although points earned in non-creditable years are used in the retirement calculation. Non-active duty points are limited in any year to no more than 90. Lesser limitations have applied in the past.

In FY 2004, 270,000 reserve retirees were paid \$3.03 billion.

### **Survivor Benefits**

Legislation originating in 1953 provided optional survivor benefits. It was later referred to as the Retired Servicemen's Family Protection Plan (RSFPP). The plan proved to be expensive and inadequate since the survivor annuities were never adjusted for inflation and could not be more than 50 percent of retired pay. RSFPP was designed to be self-supporting in the sense that the present value of the reductions to retired pay equaled the present value of the survivor annuities.

On September 21, 1972, RSFPP was replaced by the Survivor Benefit Plan (SBP) for new retirees. RSFPP still covers those servicemen retired before 1972 who did not convert to the new plan or who retained RSFPP in conjunction with SBP. RSFPP continues to pay survivor annuities.

Retired pay is reduced, before taxes, for the member's cost of SBP. Total SBP costs are shared by the Government and the retiree, so the reductions in retired pay are only a portion of the total

cost of the SBP program.

The SBP survivor annuity is initially 55 percent of the member's base amount. The base amount is elected by the member, but cannot be less than \$300 or more than the member's full retired pay. If the member elects the Career Status Bonus with REDUX and is subject to a penalty for service under 30 years in the calculation of retired pay, the maximum base amount is equal to the full retired pay without the penalty.

When the plan started in 1972, survivor benefits for those annuitants 62 and over were reduced to reflect the availability of Social Security. In 1985, that reduction formula was changed so all annuitants 62 and over received 35% of the member's base. Those whose annuities were reduced by a Social Security offset were grandfathered to get the better of the two formulas. The National Defense Authorization Act for FY 2005 (Public Law 108-375) phased out the reduction in the survivor benefit that occurs at age 62 by April 1, 2008 for all current and future survivors.

During FY 1987, the SBP program's treatment of survivor remarriages changed. Prior to the change, a surviving spouse remarrying before age 60 had the survivor annuity suspended. The change lowered the age to 55. If the remarriage ends in divorce or death, the annuity is reinstated.

Members who die on active duty are assumed to have retired with full disability on the day they died and to have elected full SBP coverage for spouses, former spouses, and/or children. Insurable interest elections may be applicable in some cases. These benefits have been improved and expanded over the history of the program.

SBP annuities are reduced by any VA survivor benefits (Dependency and Indemnity Compensation (DIC)) and all premiums relating to the reductions are returned to the survivor. Additionally, SBP annuities and premiums are annually increased with cost-of-living adjustments (COLAs). These COLAs are either full or partial CPI increases, depending on the benefit formula covering the member. If a member who elected the Career Status Bonus dies before age 62, the survivor is subject to partial COLAs and his/her annuity is increased on what would have been the member's 62nd birthday to the amount that would have been payable had full COLAs been in effect. Partial COLAs continue annually thereafter.

For reserve retirees, the same set of retired pay reductions applies for survivor coverage after a reservist turns 60 and begins to receive retired pay. A second set of optional reductions, under the Reserve Component Survivor Benefit Plan (RCSBP), provides annuities to survivors of reservists who die before age 60, but after attaining 20 years of qualified service. The added cost of this coverage is borne completely by reservists through deductions from retired pay and survivor annuities.

A paid-up provision eliminating the reduction in retired pay for premiums for SBP and RSFPP coverage will be effective October 1, 2008, for participants age 70 or older whose retired pay has been reduced for 30 years or more.

In FY 2004, 274,000 surviving families were paid \$2.18 billion.

### **Temporary Early Retirement Authority (TERA)**

The National Defense Authorization Act for FY 1993 (Public Law 102-484) granted temporary authority for the military services to offer early retirements to members with more than 15 but less than 20 years of service. The retired pay was calculated in the usual way except that there was a reduction of 1 percent for every year below 20 years of service. Part or all of this reduction can be restored at age 62 if the retired member works in a qualified public service job during the period from the date of retirement to the date on which the retiree would have completed 20 years of service. Unlike members who leave military service before 20 years with voluntary separation incentives or special separation benefits, these early retirees are generally treated like regular military retirees for the purposes of other retirement benefits. This authority expired on September 1, 2002.

In FY 2004, 57,000 TERA retirees were paid \$736 million.

### **Cost-of-Living Increases**

All nondisability retirement, disability retirement, and most survivor annuities are adjusted annually for inflation. Cost-of-living adjustments (COLAs) are automatically scheduled to occur every 12 months, on December 1st, to be reflected in checks issued at the beginning of January.

The “full” COLA effective December 1 is computed by calculating the percentage increase in the average CPI of the third quarter of the prior calendar year to the third quarter of the current calendar year. The increase is based on the Urban Wage Earner and Clerical Worker Consumer Price Index (CPI-W) and is rounded to the nearest tenth of one percent.

The benefits of retirees (and their survivors) are increased annually with the full COLA, except for those first entering a uniformed service on or after August 1, 1986, who elect the \$30,000 Career Status Bonus. Their benefits are increased annually with a partial COLA equal to the full COLA minus 1 percent. A one-time restoral is given to a partial COLA recipient on the first day of the month after the retiree’s 62nd birthday. At this time, retired pay (or the survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full COLAs been in effect. Annual partial COLAs continue after this restoral.

### **Relationship with Veterans Administration Benefits**

The Department of Veterans Affairs (VA) provides compensation for Service-connected and certain non-Service-connected disabilities. These VA benefits can be in place of or in combination with DoD retired pay, but through December 31, 2003, were not fully additive. Since VA benefits are exempt from federal income taxes, it is often to the advantage of a member to elect them. Through 2003, retired pay earned from DoD for military service was offset by any payment received from a VA-rated disability. The National Defense Authorization Act of 2004 (Public Law 108-136) provides a phase-out of the offset to military retired pay due to receipt of VA disability compensation for members whose combined disability rating is 50% or greater. Members retired under disability provisions must have at least 20 years of service. Public Law 108-136 also expands eligibility under the Combat Related Special Compensation program to include qualified retirees at any combined percentage rating for certain combat-related disabilities compensated by VA. Certain retirees who meet the 50% criteria specified by the statute will have their offset phased out over a ten year period beginning in 2004 and ending in 2013. Some retirees who receive other special payments, such as Combat Related Special Compensation, may not be subject to the ten-year offset phase-out. The National Defense Authorization Act of 2005 (Public Law 108-375) eliminated the phase-out of the offset to military retired pay for 20-year retirees with a 100% VA disability rating.

Veterans Administration benefits also overlap survivor benefits through the DIC program. DIC is payable to survivors of veterans who die from Service-connected causes. Although an SBP annuity must be reduced by the amount of any DIC benefit, all SBP premiums relating to the reduction in benefit are returned to the survivor.

### **Interrelationship with Other Federal Service**

For retirement purposes, no credit is given for other federal service, except where cross-service transferability is allowed. Military service is generally creditable toward the federal civilian retirement systems if military retired pay is waived. However, a deposit (equal to a percentage of post-1956 basic pay) must be made to the Civil Service Retirement Fund in order to receive credit. Military service is not generally creditable under both systems (but is for reservists and certain disability retirees).

### **Relationship of Retired Pay to Military Compensation**

Basic pay is the only element of military compensation upon which retired pay is based and entitlement is determined. Basic pay is the principal element of military compensation that all members receive, but it is not representative, for comparative purposes, of salary levels in the public and private sectors. Reasonable comparisons can be made to regular military compensation (RMC). RMC is the sum of (1) basic pay, (2) cash or in-kind allowances (the housing allowance, which varies by grade, location, and dependency status, and a subsistence

allowance) and (3) the tax advantages accruing to allowances because they are not subject to federal income tax. Basic pay represents approximately 70 percent of RMC for all retirement eligibles. For the 20-year retiree, basic pay is approximately 67 percent of RMC. Consequently, a 20-year retiree may be entitled to 50 percent of basic pay, but only 34 percent of RMC. For a 30-year retiree, the corresponding entitlements are 75 percent of basic pay, but only 54 percent of RMC. These relationships should be considered when military retired pay is compared to compensation under other retirement systems.

### **Social Security Benefits**

Many military members and their families receive monthly benefits indexed to the CPI from Social Security. As full participants in the Social Security system, military personnel are in general entitled to the same benefits and are subject to the same eligibility criteria and rules as other employees. Details concerning the benefits are covered in other publications.

Beginning in 1946, Congress enacted a series of amendments to the Social Security Act that extended some benefits to military personnel and their survivors. These “gratuitous” benefits were reimbursed out of the general fund of the U.S. Treasury. The Servicemen’s and Veterans’ Survivor Benefits Act brought members of the military into the contributory Social Security system effective January 1, 1957.

For the Old Age, Survivors, and Disability Insurance (OASDI) program, military members must contribute the employee portion of the OASDI payroll tax, with the federal government contributing the matching employer contribution. Only the basic pay of a military member constitutes wages for social security purposes. One feature of OASDI unique to military personnel grants a noncontributory wage credit of (i) \$300 for each quarter between 1956 and 1978 in which such personnel received military wages and (ii) up to \$1,200 per year after 1977 (\$100 of credit for each \$300 of wages up to a maximum credit of \$1,200). The purpose of this credit is to take into account elements of compensation such as quarters and subsistence not included in wages for Social Security benefit calculation purposes. Under the 1983 Social Security amendments, the cost of the additional benefits resulting from the noncontributory wage credits for past service was met by a lump sum payment from general revenues, while the cost for future service will be met by payment of combined employer-employee tax on such credits as the service occurs. Payments for these wage credits ended in 2002.

Members of the military are also required to pay the Hospital Insurance (HI) payroll tax, with the federal government contributing the matching employer contribution. Medicare eligibility occurs at age 65, or earlier if the employee is disabled.

## **Performance Measures**

During FY 2004, the Fund made disbursements to approximately two million retirees and annuitants. All checks are sent out on a monthly basis.

While there are many ways to measure the funding progress of a pension plan, the ratio of assets in the fund to the present value of future benefits for annuitants on the roll is commonly used. Here is what this ratio has been for the last nineteen years:

- a. September 30, 2004 = .338
- b. September 30, 2003 = .351
- c. September 30, 2002 = .378
- d. September 30, 2001 = .347
- e. September 30, 2000 = .354
- f. September 30, 1999 = .352
- g. September 30, 1998 = .331
- h. September 30, 1997 = .322
- i. September 30, 1996 = .313
- j. September 30, 1995 = .304
- k. September 30, 1994 = .303
- l. September 30, 1993 = .283
- m. September 30, 1992 = .270
- n. September 30, 1991 = .251
- o. September 30, 1990 = .219
- p. September 30, 1989 = .195
- q. September 30, 1988 = .162
- r. September 30, 1987 = .114
- s. September 30, 1986 = .072

The effective yield of the Fund during FY 2004 was 5.41%.





## APPENDIX B

### HISTORY

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## HISTORY OF MILITARY RETIREMENT AND RETIRED PAY ADJUSTMENTS<sup>1</sup>

The principal motivations guiding the evolution of the military retirement system have been to ensure that (1) continued service in the armed forces is competitive with the alternatives; (2) promotion opportunities are kept open for young and able members; (3) some measure of economic security is made available to members after retirement from a military career; (4) a pool of experienced personnel is available for recall in times of war or national emergency; and (5) the costs of the system are reasonable. The history of the retirement system shows an interplay of these considerations.

### History of Retired Pay and Disability

Provisions for the maintenance of disabled military members date to colonial days. The pilgrims at Plymouth provided in 1636 that any man sent forth as a soldier and returned maimed should be maintained by the colony during his life. In order to obtain enlistments in military expeditions against the Indians the colonies promised to care for those who were disabled and had no means of earning a livelihood as well as providing aid for the indigent families of those fallen in conflict. Some of these precedents were continued in the first national pension law of August 26, 1776, which promised half pay for life, or during disability, to the disabled. After the Revolutionary War, a full disability pension for a noncommissioned officer or private soldier was fixed at five dollars per month, with commissioned officers being paid at one-half of their monthly pay. Initially, the States administered disability pensions. However, in 1790, the Secretary of War became the principal pension administrator. In 1805, disability pensions were extended to those who received wounds in military service who subsequently became disabled.

Pensions based on service by itself were more controversial. Payments of half pay for life had been promised in 1780 by Congress for officers who served to the end of the War. However, the resulting claims were initially settled for less than full value and with a considerable amount of controversy. With the number of veterans declining and the treasury increasing, Congress became more generous. In 1818, an act was passed providing relief to Revolutionary War veterans in need. By 1832, it became full pay for life, regardless of need. In 1836, widows were included. This same pattern was followed for Service pensions for subsequent wars. However, each war was treated separately.

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<sup>1</sup> Sections of this are excerpted from (1) *Defense Manpower Commission Staff Studies*, Volume V, U.S. Government Printing Office, 1976 and (2) *Military Compensation Background Papers*, Third Quadrennial Review of Military Compensation, U.S. Government Printing Office, 1976. For a fuller discussion of the early history of military pensions, see *History of Military Pension Legislation in the United States*, William H. Glasson, AMS Press, New York, N.Y. 1968.

In 1849, the Bureau of Pensions was transferred to the newly established Department of the Interior, where it was to remain until the Veterans Administration was created in 1930. In 1855, authorization was given for involuntary separation with partial pay of Navy officers adjudged incapable, but not necessarily disabled. The outbreak of the Civil War brought further changes when it became necessary to retire older officers no longer fit for field duty. The vehicle was the act of August 3, 1861, the first major nondisability retirement act, which provided for the voluntary retirement of regular officers of all branches of Service after 40 years of duty, at the discretion of the President. Subsequent acts in 1861 and 1862 provided for involuntary retirements for age or years of service.

The 1861 act also established a military disability retirement system that covered the regular officers of all branches of Service. Army and Marine Corps officers were to be paid an amount equal to their “pay proper” plus four rations. Navy officers were paid slightly more. The act of March 2, 1867, authorized disability retirement for enlisted personnel of the Navy and Marine Corps.

Congress established two enduring retirement principles while reducing forces to a peacetime basis in 1870. The first permitted voluntary retirement of officers after 30 years of service upon approval by the President, and the second fixed retired pay at 75 percent of the officer’s pay. The 75 percent applied to Army and Marine Corps officers, both disabled and nondisabled, and was extended to the Navy in 1873.

In 1885, the first nondisability retirement law for Army and Marine Corps enlistees was enacted. Paralleling the officer retirement laws, it provided for voluntary retirement at 30 years of service with 75 percent of pay of the grade in which retired, plus an allowance in lieu of quarters, fuel, and light. The law was extended to the Navy in 1899.

By the middle of World War I, the limit on the number of officers who could be placed on the retired list was causing stagnating promotion in the Navy. To alleviate the problem, Congress established selection boards for promotion to Rear Admiral, Captain, and Commanders on the basis of age-in-grade in 1916. Service-in-grade replaced age-in-grade in 1926. Those officers not selected for promotion were retired at 2 ½ percent of pay per year of service, not to exceed 75 percent of pay. This was the first recognition of length of service as well as grade in the computation of retired pay.

The act of 1916 also created the Fleet Naval Reserve, to provide a pool of experienced personnel who could be recalled to active duty in an emergency. While technically different than retirement, the practical effect was that it was possible for enlistees of the Navy and Marine Corps to “retire” with as little as 16 years of service (raised to 20 in 1925) and become entitled to “retainer pay.”

By 1938, the Navy was again experiencing stagnating promotion caused by the large influx of officers throughout World War I. Almost all of these officers were in the same age and years of service groups. To remedy the situation, Congress extended the selection board process to all grades above Lieutenant (junior grade); set limits on years of service for Lieutenant

Commanders through Captains; and provided for voluntary retirement at 20 years of service at the discretion of the President.

Following World War II, allegations of unfairness, inequity, and inefficiency in the existing disability retirement system became extensive. A new system for disability retirement was created by the Career Compensation Act of 1949. Under this system, all disabilities had to be rated under the standard schedule of rating disabilities in use by the Veterans Administration, and the resultant ratings became a factor in disability retired pay entitlement and taxability. The new system covered officer and enlisted personnel of both the regular and reserve components, and it authorized temporary as well as permanent disability retirements. The disability retirement system remains basically unchanged from the way it was enacted in 1949.

Meanwhile, the Officer Personnel Act of 1947 brought the Army and Air Force under a selection process similar to the Navy system. It also provided that those officers who failed promotion and were not eligible to retire would receive severance pay of two months per year of service, but not exceeding two years' pay.

Standardized nondisability retirement laws for all Services were brought about by the Army and Air Force Vitalization Act of 1948. The act established 20 years as the minimum requirement for voluntary retirement, thereby placing the Army and Air Force on a par with the Navy. It also provided for the removal of substandard officers with severance pay equal to one month's pay per year of service, but not exceeding one year's pay.

Public Law 96-513 changed the retired pay formula for persons who first became a service member after September 7, 1980. For this group, the 2 ½ percent times years of service is multiplied by the average of the highest 36 months of pay, rather than by final pay.

Public Law 99-348, enacted July 1, 1986, made extensive changes in retired pay formula for persons entering service after July 31, 1986. These persons are credited with 2 percent for each of the first twenty years of service and 3 ½ percent for each of the next 10 years. At the member's age 62, the annuity is recomputed to equal the annuity that would have been in effect if a level 2 ½ percent had been used for each year of service. In addition, the cost-of-living adjustment for this group no longer keeps up with inflation, as described later.

Public Law 106-65, enacted October 1, 1999, enhanced benefits for military members previously covered by the REDUX benefit formula (those who entered service on or after August 1, 1986). At the 15 year-of-service mark, these (full-time) members now have the choice of remaining in HI-3 or electing the Career Status Bonus, which is not paid out of the Military Retirement Fund, and retire under the REDUX benefit formula. Those who elect the bonus must commit to remaining continuously in service until completing 20 years or forfeit a portion of the \$30,000. Part-time reservists previously covered by REDUX do not have the option of electing the bonus, and so remain under the High-3 benefit formula.

Public Law 108-136, enacted November 23, 2003, provides a phase-out of the offset to military retired pay due to receipt of Veterans Affairs (VA) disability compensation for members

whose combined disability rating is 50% or greater, effective January 1, 2004. Members retired under disability provisions must have at least 20 years of service. Public Law 108-136 also expands eligibility under the Combat Related Special Compensation program to include qualified retirees at any combined percentage rating for certain combat-related disabilities compensated by the VA. Through 2003, retired pay earned from DoD for military service was offset by any payment received from Veterans Affairs for a VA-rated disability. These VA benefits were in place of or in combination with DoD retired pay but were not fully additive. Thus the law is commonly referred to as Concurrent Receipt.

### Cost-of-Living Adjustments

Prior to 1958, retired pay was generally increased in direct proportion to changes in active duty pay. The practice was discontinued with the act of May 1958 (Public Law 85-422), when it was realized that a single 6 percent cost-of-living increase would cost only \$35 million, as opposed to \$65 million for linking the retired pay to active duty pay. The 6 percent approximated the increase in the cost-of-living since 1955 when retired pay was last increased. In 1963, a permanent system of increasing retired pay (Public Law 88-132), based on a formula geared to increases in the cost-of-living, was adopted. In 1965, the adjustment mechanism was modified slightly (Public Law 89-132). This system granted cost-of-living increases whenever the Consumer Price Index (CPI) went up at least 3 percent and remained up for three months. The benefit increase was equal to the percentage rise in the CPI. In 1969 (Public Law 91-179), an additional 1 percent was added to compensate for the fact that five months elapsed between the time that the index increased 3 percent and the time that benefits increased.

Effective March 1977, cost-of-living adjustments were scheduled to occur every six months, on March 1 and September 1. This would be reflected in checks issued those months and the additional 1 percent was eliminated (Public Law 94-440). The cost-of-living increase, effective March 1, was computed by calculating the percentage increase (adjusted to the nearest tenth of a percent) in the CPI from the previous June to the previous December. Similarly, the cost-of-living increase effective September 1 was obtained by calculating the percentage increase in the June CPI over the CPI from the previous December.

In August 1981 (Public Law 97-35), once-a-year cost-of-living increases were implemented by eliminating the September increase. Full annual cost-of-living increases were given in March of each year based on the percentage increase in the CPI between the two previous Decembers.

In August 1982, Public Law 97-253 created a temporary deviation to the calculation and timing of the cost-of-living increase. Consequently, in FY83, the increase was delayed until April and the full increase of 3.9 percent was given only to survivors, disabled persons and nondisabled persons over age 61. Nondisabled retirees under age 62 received 3.3 percent instead of 3.9 percent.

Public Law 98-270, enacted in April 1984, eliminated the FY84 increase and modified the permanent law. Under the modified system, the cost-of-living adjustment equals the percentage increase in the average of the CPIs for July, August, and September over the averaged indexes for the same three months of the prior year. These increases become effective for entitlements earned in December. Public Law 98-369 directed that entitlements for a particular month should be paid at the beginning of the subsequent month rather than at the end of the month of entitlement and became effective with the December 1984 adjustment.

Public Law 99-348, enacted July 1, 1986, changed the cost-of-living increase for members entering the service after July 31, 1986. Their retiree and survivor benefits are increased annually by the full cost-of-living adjustment minus 1 percent. A one-time catch-up is given on the first day of the month after the *retiree's* 62nd birthday. At this time, the retiree benefit (or survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full adjustments been made. Annual partial increases continue after this catch-up. For persons entering the service prior to August 1, 1986, full cost-of-living adjustments are still applied to the retiree and survivor benefits. Public Law 106-65 called for full COLAs to be applied to the retiree and survivor benefits of post July 31, 1986, entrants who decline the Career Status Bonus and retire under the High-3 benefit formula. Retired pay increases from 1958 to the present time are shown in Table B-1 and basic pay increases are shown in Table B-2.

### Funding of Retirement Benefits

Prior to 1935, the Navy had a pension fund which provided for payments to persons retired for disability whenever there was a sufficient amount in the fund. The income to the fund consisted of the government's share of the proceeds from the sale of enemy or pirate ships captured by the Navy, and from interest received on fund investments. This fund was abolished in 1935, and the military retirement system moved to an unfunded or "pay-as-you-go" basis. Public Law 98-94 (currently Chapter 74 of Title 10, U.S.C.), signed in September 1983, established a military retirement fund starting October 1, 1984.

This funding law states that DoD will make normal cost payments into the fund and the Treasury Department will make payments from general revenues to amortize the unfunded liability. Public Law 99-661, enacted in November 1986, mandated that two separate normal cost percentages (NCPs) be used to compute the normal cost payment of the military retirement system. One NCP is for active-duty personnel and reservists (full-time) and the second NCP is for drilling reservists (part-time). These normal cost payments are designed to be sufficient to pay for the future retirement benefits for a cohort of new entrants. The unfunded liability exists primarily because such payments were not made in the past.

Public Law 108-136, enacted November 2003, required the Department of Treasury to pay the normal cost arising from the increased benefits due to Concurrent Receipt at the beginning of each fiscal year. Beginning with FY2005, Treasury will include the annual normal cost payment along with the unfunded liability payment in the October 1<sup>st</sup> contribution.

The original funding law also established an independent three-member DoD Retirement Board of Actuaries, appointed by the President. The Board is required to set assumptions for determining the normal cost and unfunded liability; to review valuations of the military retirement system; to determine the method of amortizing unfunded liabilities; to annually report to the Secretary of Defense; and to report to the President and Congress on the status of the fund not less than every four years.

**TABLE B-1**  
**MILITARY RETIRED PAY COST-OF-LIVING INCREASES**  
**(JUNE 1958 TO PRESENT)**

<u>Date of Increase</u>		<u>Percentage Increase</u>	<u>Cumulative % From</u> <u>Date of Increase</u>
6/1/58		6.0%	602.0%
10/1/63		5.0%	562.3%
9/1/65		4.4%	530.7%
12/1/66		3.7%	504.1%
4/1/68		3.9%	482.6%
2/1/69		4.0%	460.7%
11/1/69		5.3%	439.2%
8/1/70		5.6%	412.0%
6/1/71		4.5%	384.9%
7/1/72	one percent over inflation was added during these years	4.8%	364.0%
7/1/73		6.1%	342.7%
1/1/74		5.5%	317.3%
7/1/74		6.3%	295.5%
1/1/75		7.3%	272.1%
8/1/75		5.1%	246.8%
3/1/76		5.4%	229.9%
3/1/77		4.8%	213.0%
9/1/77		4.3%	198.7%
3/1/78		2.4%	186.4%
9/1/78	twice-a-year increases	4.9%	179.7%
3/1/79		3.9%	166.6%
9/1/79		6.9%	156.6%
3/1/80		6.0%	140.0%
9/1/80		7.7%	126.5%
3/1/81	once-a-year increases	4.4%	110.3%
3/1/82		8.7%	101.4%
4/1/83	(Dec to Dec)	3.9% (1)	85.3%
12/1/84		3.5% (2)	78.3%
12/1/85		0.0% (3)	72.3%
12/1/86	once-a-year increases (3rd qtr to 3rd qtr)	1.3%	72.3%
12/1/87		4.2%	70.1%
12/1/88		4.0%	63.2%
12/1/89		4.7%	57.0%
12/1/90		5.4%	49.9%
12/1/91		3.7%	42.2%
12/1/92		3.0%	37.2%
3/1/94		2.6% (4)	33.2%
3/1/95		2.8% (5)	29.8%
3/1/96		2.6% (6)	26.2%
12/1/96		2.9%	23.0%
12/1/97		2.1%	19.6%
12/1/98		1.3%	17.1%
12/1/99		2.4%	15.6%
12/1/00		3.5%	12.9%
12/1/01		2.6%	9.1%
12/1/02		1.4%	6.3%
12/1/03		2.1%	4.9%
12/1/04		2.7%	2.7%

(1) Nondisabled retirees under age 62 received 3.3%

(2) Starting December 1984, entitlements earned in a particular month are paid at the beginning of the next month

(3) A cost-of-living adjustment of 3.1%, scheduled for 12/1/85, was suspended as a consequence of P.L. 99-177

(4) Disabled retirees and survivors received 2.6% on 12/1/93

(5) Disabled retirees and survivors received 2.8% on 12/1/94

(6) Disabled retirees and survivors received 2.6% on 12/1/95



**TABLE B-2**  
**MILITARY BASIC PAY SCALE INCREASES**  
**(JUNE 1958 TO PRESENT)**

<u>Date of Increase</u>	<u>Percentage Increase</u>	<u>Cumulative % From Date of Increase</u>
6/1/58	8.3%	1024.3%
10/1/63	14.2%	938.1%
9/1/64	2.3%	809.0%
9/1/65	10.4%	788.6%
7/1/66	3.2%	704.9%
10/1/67	5.6%	679.9%
7/1/68	6.9%	638.6%
7/1/69	12.6%	590.9%
1/1/70	8.1%	513.6%
1/1/71	7.9%	467.6%
11/14/71	11.6%	426.0%
1/1/72	7.2%	371.4%
10/1/72	6.7%	339.7%
10/1/73	6.2%	312.1%
10/1/74	5.5%	288.0%
10/1/75	5.0%	267.8%
10/1/76	3.6%	250.3%
10/1/77	6.2%	238.1%
10/1/78	5.5%	218.4%
10/1/79	7.0%	201.8%
10/1/80	11.7%	182.0%
10/1/81	14.3% (1)	152.5%
10/1/82	4.0% (2)	120.9%
1/1/84	4.0% (2)	112.4%
1/1/85	4.0%	104.2%
10/1/85	3.0%	96.4%
1/1/87	3.0%	90.7%
1/1/88	2.0%	85.1%
1/1/89	4.1%	81.5%
1/1/90	3.6%	74.3%
1/1/91	4.1%	68.3%
1/1/92	4.2%	61.7%
1/1/93	3.7%	55.1%
1/1/94	2.2%	49.6%
1/1/95	2.6%	46.4%
1/1/96	2.4%	42.7%
1/1/97	3.0%	39.3%
1/1/98	2.8%	35.3%
1/1/99	3.6%	31.6%
1/1/00	4.8% (3)	27.0%
1/1/01	3.7% (3)	21.2%
1/1/02	4.6% (3)	16.9%
1/1/03	4.1% (3)	11.7%
1/1/04	3.7% (3)	7.3%
1/1/05	3.5%	3.5%

(1) Basic pay increases for enlisted personnel ranged from 10% for E-1; 10.7% for E-2, E-3; 13% for E-4; 16.5% for E-5, E-6; and 17% for E-7, E-8, E-9. For officers, the increase was 14.3%.

(2) Except for E-1 with less than 4 months service.

(3) The increases do not include additional targeted pay increases



## APPENDIX C

### VALUATION POPULATION DATA

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## Q-2

Notes: Basic pay figures reflect the January, 2005, increase of 3.5%.  
Basic pay figures have not been adjusted to budget.  
Age is age nearest birthday.

Department of Defense - Office of the Actuary

# Enlisted Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY2004 Valuation

	Years of Active Service																																	
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Avg		
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17	1,227	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,227			
18	1,250	1,423	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,251			
19	1,291	1,440	1,595	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,333			
20	1,341	1,450	1,609	1,764	1,385	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,439			
21	1,352	1,465	1,616	1,771	1,892	1,832	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,546			
22	1,368	1,473	1,632	1,776	1,927	1,986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,650			
23	1,387	1,482	1,645	1,785	1,931	1,995	2,178	2,009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,734			
24	1,413	1,490	1,657	1,797	1,942	2,000	2,168	2,187	2,041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,814			
25	1,434	1,507	1,672	1,809	1,954	2,009	2,171	2,213	2,332	2,374	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,900			
26	1,454	1,517	1,687	1,821	1,966	2,016	2,173	2,211	2,401	2,359	2,779	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,979			
27	1,481	1,532	1,695	1,836	1,974	2,029	2,177	2,216	2,395	2,434	2,554	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,059			
28	1,509	1,543	1,708	1,846	1,992	2,040	2,190	2,229	2,390	2,435	2,557	2,605	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,138			
29	1,534	1,550	1,728	1,868	2,007	2,058	2,204	2,242	2,392	2,437	2,551	2,609	2,736	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,221			
30	1,562	1,587	1,733	1,893	2,030	2,079	2,218	2,257	2,410	2,445	2,556	2,603	2,714	2,775	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,312			
31	1,598	1,615	1,767	1,910	2,041	2,102	2,244	2,274	2,427	2,460	2,559	2,605	2,706	2,774	2,998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,402			
32	1,670	1,687	1,798	1,949	2,070	2,133	2,250	2,292	2,444	2,475	2,577	2,615	2,708	2,769	2,914	2,987	2,860	0	0	0	0	0	0	0	0	0	0	0	0	0	2,496			
33	1,719	1,679	1,863	1,996	2,113	2,144	2,279	2,306	2,454	2,501	2,598	2,630	2,711	2,777	2,894	2,973	3,177	2,687	0	0	0	0	0	0	0	0	0	0	0	0	2,591			
34	1,774	1,724	1,908	2,061	2,173	2,197	2,303	2,337	2,486	2,520	2,617	2,670	2,721	2,795	2,895	2,962	3,087	3,131	0	0	0	0	0	0	0	0	0	0	0	0	2,690			
35	1,788	1,810	1,930	2,081	2,251	2,259	2,311	2,362	2,530	2,555	2,653	2,692	2,735	2,813	2,910	2,966	3,076	3,122	3,213	0	0	0	0	0	0	0	0	0	0	0	0	2,790		
36	2,215	1,777	1,971	2,119	2,295	2,268	2,420	2,400	2,543	2,576	2,696	2,724	2,773	2,820	2,917	2,976	3,066	3,116	3,239	3,334	3,183	0	0	0	0	0	0	0	0	0	2,898			
37	2,775	2,092	1,945	2,162	2,350	2,298	2,462	2,445	2,592	2,586	2,719	2,761	2,773	2,845	2,943	2,982	3,073	3,109	3,214	3,297	3,658	0	0	0	0	0	0	0	0	0	3,003			
38	2,677	2,878	2,281	2,209	2,311	2,420	2,506	2,524	2,606	2,654	2,738	2,777	2,820	2,861	2,945	2,992	3,074	3,114	3,202	3,280	3,486	3,599	3,411	0	0	0	0	0	0	0	3,093			
39	2,681	2,818	2,922	2,464	2,357	2,395	2,540	2,506	2,664	2,738	2,767	2,804	2,825	2,894	2,984	3,007	3,084	3,115	3,209	3,271	3,492	3,650	3,670	0	0	0	0	0	0	0	3,168			
40	2,773	2,936	2,929	3,088	2,717	2,512	2,554	2,582	2,672	2,736	2,827	2,852	2,843	2,910	3,012	3,045	3,112	3,123	3,229	3,262	3,501	3,655	3,797	3,957	4,224	0	0	0	0	0	3,255			
41	2,886	2,929	3,037	2,966	3,028	2,710	2,548	2,668	2,738	2,819	2,840	2,908	2,953	2,942	3,041	3,086	3,140	3,154	3,232	3,283	3,510	3,650	3,779	3,843	4,016	0	0	0	0	0	3,334			
42	2,930	2,954	2,931	3,015	3,191	3,164	2,925	2,688	2,759	2,807	2,985	2,973	2,999	3,001	3,095	3,075	3,159	3,141	3,241	3,293	3,501	3,653	3,766	3,851	4,028	3,933	2,908	0	0	0	3,388			
43	2,891	2,999	3,058	3,098	2,999	3,205	3,148	3,020	2,737	2,894	2,903	2,978	3,003	3,085	3,109	3,141	3,194	3,171	3,250	3,314	3,504	3,637	3,748	3,855	4,022	4,090	4,465	0	0	0	3,439			
44	3,133	2,834	2,900	3,060	3,135	3,258	3,239	3,292	2,965	2,860	2,990	2,934	2,993	3,097	3,148	3,147	3,177	3,182	3,269	3,305	3,515	3,647	3,734	3,833	4,018	4,152	4,414	4,465	0	0	3,463			
45	2,981	3,092	3,065	2,988	3,179	3,266	3,226	3,233	3,322	3,134	2,871	3,095	3,078	3,044	3,170	3,188	3,255	3,217	3,253	3,281	3,564	3,646	3,732	3,853	4,048	4,133	4,401	4,270	0	0	3,470			
46	3,187	3,247	3,210	3,069	3,110	3,181	3,278	3,279	3,223	3,457	3,187	2,866	3,018	3,170	3,083	3,215	3,293	3,246	3,284	3,292	3,542	3,671	3,785	3,864	4,035	4,152	4,403	4,440	4,465	0	3,500			
47	3,004	3,303	2,943	3,207	3,165	3,246	3,204	3,199	3,286	3,265	3,433	3,245	3,084	3,157	3,109	3,264	3,308	3,266	3,291	3,325	3,578	3,709	3,794	3,852	4,070	4,192	4,324	4,300	4,465	1,235	3,508			
48	2,971	3,264	3,194	3,341	3,148	3,566	3,252	3,498	3,468	3,264	3,250	3,367	3,235	3,087	3,196	3,227	3,391	3,321	3,382	3,357	3,590	3,725	3,773	3,897	4,043	4,185	4,333	4,465	3,759	1,958	3,533			
49	3,322	3,470	3,319	3,247	3,595	3,130	3,242	3,420	3,403	3,548	3,352	3,622	3,381	3,402	3,228	3,166	3,320	3,232	3,299	3,359	3,687	3,727	3,807	3,866	4,036	4,184	4,427	4,465	3,990	1,235	4,465	3,515		
50	3,343	3,665	3,020	3,624	3,173	3,562	3,275	3,522	3,570	3,201	3,498	3,488	3,645	3,583	3,402	3,179	3,299	3,285	3,402	3,437	3,711	3,751	3,785	3,901	4,163	4,178	4,275	4,426	4,180	4,465	2,925	3,548		
51	3,466	3,374	3,254	3,170	3,369	3,364	3,473	3,064	3,240	2,954	3,319	3,660	3,584	3,521	3,470	3,366	3,190	3,317	3,310	3,311	3,802	3,796	3,873	3,944	4,029	4,258	4,198	4,307	4,465	4,465	0	3,557		
52	3,629	2,897	3,281	3,709	3,277	3,031	3,523	3,449	3,528	3,195	3,380	3,496	3,276	3,739	3,677	3,615	3,544	3,340	3,482	3,496	3,798	3,880	4,055	3,894	4,080	4,194	4,360	4,346	0	1,958	4,307	3,628		
53	3,541	3,636	2,660	3,645	3,319	3,326	3,033	4,148	3,601	3,744	3,387	3,642	3,715	3,541	3,621	3,628	3,888	3,660	3,464	3,465	3,877	3,906	4,100	4,058	4,123	4,178	4,107	4,307	1,235	0	4,465	3,684		
54	3,719	3,568	3,990	2,296	3,489	3,918	3,556	3,620	3,843	3,033	3,180	3,483	3,645	3,399	3,884	3,973	3,716	3,888	3,757	3,553	3,863	3,998	4,121	4,115	4,405	4,313	4,346	4,465	2,908	4,465	0	3,814		
55	3,539	3,449	3,990	3,990	2,998	3,843	3,857	3,588	3,497																									

## C-4

Notes: Basic pay figures reflect the January, 2005, increase of 3.5%.  
Basic pay figures have not been adjusted to budget.  
Age is age nearest birthday.

Department of Defense - Office of the Actuary

# Officers Active Duty Personnel by Years of Service and Age for FY2004 Valuation

Age	Years of Active Service																														Total	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29		30+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	1	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
20	186	9	5	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	203
21	47	16	14	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79
22	1,782	76	33	18	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,914
23	3,310	2,355	109	61	28	19	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,884
24	1,803	4,096	2,408	190	83	45	26	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,655
25	855	2,152	3,853	2,339	208	85	65	40	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,599
26	637	966	1,978	3,778	2,214	148	100	101	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,972
27	551	787	970	2,027	3,437	2,010	158	102	138	77	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,258
28	393	708	817	954	1,847	3,004	1,716	157	165	169	102	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,032
29	318	475	735	767	839	1,585	2,704	1,598	232	192	264	153	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,866
30	248	390	502	728	719	856	1,574	2,347	1,512	263	278	325	207	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,952
31	217	253	442	438	618	740	837	1,400	2,201	1,442	323	360	419	192	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,884
32	161	221	322	356	474	599	774	850	1,281	2,051	1,408	397	458	481	308	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,145
33	115	168	279	280	350	384	595	753	871	1,348	2,059	1,329	451	492	596	397	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,471
34	106	134	212	230	271	345	396	652	712	849	1,375	2,056	1,452	483	530	718	411	6	1	0	0	0	0	0	0	0	0	0	0	0	0	10,939
35	103	114	173	203	231	273	297	366	577	634	806	1,342	1,962	1,262	439	579	704	404	6	0	0	0	0	0	0	0	0	0	0	0	0	10,475
36	111	114	130	170	168	203	247	252	316	501	559	744	1,282	1,683	1,265	429	557	709	368	5	0	0	0	0	0	0	0	0	0	0	0	9,813
37	75	84	94	120	135	134	191	188	237	296	438	555	700	1,246	1,667	1,332	426	545	662	348	5	1	0	0	0	0	0	0	0	0	0	9,479
38	65	61	86	104	97	109	135	137	174	193	290	400	553	694	1,142	2,043	1,266	417	501	656	310	2	0	0	0	0	0	0	0	0	0	9,435
39	65	54	80	74	100	108	112	118	130	191	215	290	436	478	652	1,476	1,909	1,257	400	545	619	259	3	0	0	0	0	0	0	0	0	9,571
40	55	71	71	67	67	113	116	110	127	152	165	200	295	393	508	782	1,433	1,917	1,397	391	490	530	219	9	0	0	0	0	0	0	0	9,678
41	30	55	49	66	59	72	94	92	94	112	126	161	225	296	407	625	852	1,270	1,908	1,471	371	407	364	210	2	0	0	0	0	0	0	9,418
42	31	32	49	52	64	63	67	55	96	89	96	144	163	205	258	402	573	758	1,197	1,855	1,202	310	292	285	180	3	0	0	0	0	0	8,521
43	32	37	30	45	46	55	60	66	71	81	89	102	136	174	187	266	403	566	744	1,154	1,438	972	237	223	205	146	5	0	0	0	0	7,570
44	17	15	27	29	32	47	49	63	40	66	59	101	106	123	142	202	261	413	540	672	858	1,088	836	171	175	218	129	4	0	0	0	6,483
45	16	18	24	22	31	33	24	27	45	52	56	64	75	95	105	156	205	252	368	512	446	724	938	721	115	140	197	100	3	0	0	5,564
46	14	13	16	14	16	35	32	29	34	37	42	52	66	71	88	126	153	185	284	378	392	370	533	805	635	106	117	152	82	4	0	4,881
47	12	13	16	19	16	25	20	30	27	31	44	41	61	66	73	68	104	147	219	270	290	289	308	450	667	646	109	108	112	66	2	4,349
48	12	16	13	12	16	13	17	21	29	34	32	40	58	67	75	95	99	98	183	200	185	225	253	277	331	618	471	83	85	113	43	3,814
49	10	10	7	9	5	12	14	14	14	19	20	26	44	36	77	77	69	95	131	139	138	150	201	205	196	304	456	368	79	57	83	3,065
50	13	6	8	7	10	7	13	11	10	25	17	23	35	41	52	61	72	79	103	158	94	121	120	153	138	157	225	405	297	56	112	2,629
51	4	10	9	4	5	7	1	11	9	15	9	22	38	31	33	50	64	64	92	99	81	89	110	105	120	130	125	221	278	233	117	2,186
52	10	3	7	4	7	12	4	10	12	13	15	15	21	24	35	38	41	49	86	100	69	73	77	88	82	103	103	105	145	209	197	1,757
53	5	4	6	1	3	3	6	8	4	5	5	14	14	23	30	30	30	39	65	63	48	56	51	57	67	74	54	74	81	101	209	1,230
54	6	4	6	5	1	4	3	3	6	7	5	7	15	16	13	21	28	29	33	63	40	31	41	46	37	43	46	48	57	56	197	917
55	4	3	5	3	7	2	8	8	8	5	7	5	13	16	19	23	17	21	32	49	48	46	35	24	24	30	32	26	33	42	178	773
56	2	1	5	4	1	4	2	4	6	10	7	3	12	9	12	21	16	20	33	32	26	33	33	30	23	30	29	28	37	33	151	657
57	2	2	4	5	2	5	6	1	3	8	6	4	13	5	14	17	13	17	28	31	23	14	28	28	18	13	23	18	20	18	120	509
58	2	2	2	1	2	4	3	2	7	6	6	7	3	11	6	9	18	16	14	31	19	18	17	24	22	22	14	20	12	12	102	434
59	1	2	4	1	1	1	1	0	1	2	10	3	2	4	3	8	4	10	6	12	7	4	10	15	19	13	14	9	10	11	66	254
60+	1	1	0	1	4	4	3	4	2	8	4	7	5	13	15	15	14	15	20	30	19	18	13	22	16	16	23	22	16	15	66	412
Total	11,428	13,553	13,601	13,212	12,220	11,168	10,471	9,633	9,244	8,984	8,938	8,992	9,322	8,734	8,754	10,068	9,748	9,398	9,421	9,264	7,218	5,830	4,719	3,948	3,072	2,812	2,172	1,791	1,347	1,026	1,643	241,731

Notes: Numbers have been adjusted to budget. Average Age 35.4 Average YAS 11.0 Department of Defense - Office of the Actuary  
Age is age nearest birthday.

# Enlisted Active Duty Personnel by Years of Service and Age for FY2004 Valuation

Age	Years of Active Service																																Total
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+		
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	197	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	197	
18	16,497	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,570	
19	41,452	16,156	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,679	
20	33,826	38,554	16,667	183	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89,231	
21	20,240	30,201	36,870	16,584	111	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	104,008	
22	13,703	18,572	27,162	34,902	11,563	83	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	105,985	
23	9,704	12,191	16,698	23,400	23,154	8,355	39	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	93,543	
24	7,197	8,763	11,287	13,952	15,577	17,963	6,855	41	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81,637	
25	5,094	6,391	8,171	9,187	9,673	12,913	14,768	5,336	21	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71,556	
26	3,620	4,623	5,841	6,093	6,331	7,797	10,860	11,824	3,893	10	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	60,893	
27	2,652	3,376	4,265	4,385	4,465	5,299	6,883	9,652	8,824	2,917	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52,726	
28	2,054	2,328	3,040	3,133	3,254	3,778	4,690	6,312	7,680	6,655	2,432	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,363	
29	1,571	1,816	2,235	2,220	2,373	2,724	3,365	4,330	5,010	5,899	6,194	2,371	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,117	
30	1,132	1,354	1,716	1,601	1,718	2,091	2,457	3,153	3,542	4,094	5,477	5,890	2,296	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,527	
31	878	1,048	1,275	1,239	1,254	1,473	1,809	2,297	2,527	2,700	3,577	5,685	5,707	2,061	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,541	
32	766	762	1,002	975	988	1,154	1,367	1,802	1,897	2,098	2,514	3,758	5,277	5,035	2,443	15	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,854	
33	686	812	835	749	873	983	1,077	1,387	1,507	1,631	1,855	2,641	3,735	4,679	6,052	2,781	13	1	0	0	0	0	0	0	0	0	0	0	0	0	0	32,297	
34	646	641	710	597	722	751	947	1,069	1,250	1,236	1,512	1,888	2,688	3,279	5,011	6,431	2,630	14	0	0	0	0	0	0	0	0	0	0	0	0	0	32,022	
35	533	479	558	482	550	546	688	847	881	895	1,078	1,328	1,844	2,130	3,024	5,150	5,628	2,957	19	0	0	0	0	0	0	0	0	0	0	0	0	29,617	
36	236	449	443	407	426	428	489	603	691	641	775	1,029	1,419	1,531	2,027	3,129	4,667	6,138	3,258	19	2	0	0	0	0	0	0	0	0	0	0	28,807	
37	118	195	374	323	372	324	431	472	534	507	563	703	1,012	1,174	1,509	2,143	2,866	5,298	6,907	3,179	14	0	0	0	0	0	0	0	0	0	0	29,018	
38	105	67	190	311	346	296	340	384	414	422	430	557	743	933	1,184	1,569	2,201	3,592	5,961	7,191	2,047	7	1	0	0	0	0	0	0	0	0	29,291	
39	104	77	79	134	297	292	324	306	356	354	338	514	552	758	952	1,314	1,603	2,770	4,147	6,216	4,302	1,173	7	0	0	0	0	0	0	0	0	26,969	
40	95	61	70	82	147	278	251	278	283	279	316	393	450	576	744	1,148	1,382	2,051	3,009	4,434	3,762	2,812	1,119	12	1	0	0	0	0	0	0	24,033	
41	98	63	57	78	98	129	253	221	244	216	232	335	386	468	506	790	1,172	1,626	2,282	3,078	2,408	2,432	2,202	953	12	0	0	0	0	0	0	20,339	
42	68	53	44	59	78	72	117	220	166	160	197	245	296	346	468	567	865	1,254	1,796	2,286	1,659	1,620	1,722	1,530	459	12	1	0	0	0	0	16,360	
43	65	34	35	46	60	61	60	98	180	173	152	173	216	261	315	432	567	1,011	1,301	1,587	1,241	1,165	1,106	1,172	802	337	2	0	0	0	0	12,652	
44	37	25	29	43	61	55	65	49	85	144	140	168	169	208	258	337	436	643	942	1,281	873	850	757	746	544	498	107	1	0	0	0	9,551	
45	35	29	26	29	42	42	49	42	49	71	110	134	145	193	199	237	304	463	693	1,028	602	634	553	465	340	278	147	38	0	0	0	6,977	
46	29	19	13	17	33	20	24	37	38	32	53	106	104	128	162	195	246	342	452	638	453	418	365	344	236	197	118	57	2	0	0	4,878	
47	24	10	11	19	30	24	26	25	24	30	39	45	94	109	110	154	192	242	360	503	307	320	301	257	155	122	65	31	5	1	0	3,635	
48	14	18	20	15	25	16	19	22	13	11	22	34	38	98	96	109	139	197	233	329	229	225	201	175	108	87	44	16	4	1	0	2,558	
49	12	9	5	14	18	7	21	12	16	23	36	21	39	44	79	103	121	141	235	276	159	165	133	97	83	61	25	6	1	1	1	1,964	
50	7	3	6	12	8	9	23	7	19	15	11	35	26	27	43	76	126	136	163	216	107	94	86	65	47	38	27	12	5	1	2	1,452	
51	5	6	6	5	6	10	10	4	9	5	16	10	14	27	25	54	76	92	133	155	93	80	70	72	45	28	14	6	4	4	0	1,084	
52	8	3	6	5	8	9	11	4	10	6	9	10	11	14	22	41	58	98	119	150	82	66	50	25	33	17	9	4	0	1	3	892	
53	8	8	6	5	10	5	5	3	8	6	6	5	7	20	20	18	30	79	102	114	63	57	38	26	12	11	7	3	1	0	3	686	
54	8	4	1	1	7	2	6	6	7	5	3	5	8	13	13	28	32	35	72	104	71	49	43	15	16	11	4	2	1	1	0	573	
55	9	2	1	7	11	4	4	6	6	5	5	6	7	13	12	18	34	42	39	40	43	42	26	15	12	6	4	2	1	0	1	423	
56	5	2	4	3	4	1	6	7	1	5	2	6	5	11	14	11	18	28	26	47	45	36	14	15	8	8	1	1	0	0	3	337	
57	1	0	1	1	1	1	4	2	6	5	3	2	4	15	6	18	19	27	31	51	42	30	12	15	12	8	3	4	0	0	0	324	
58	3	0	0	0	1	3	3	4	1	3	3	4	3	7	4	14	16	23	34	33	31	15	31	11	6	5	3	1	1	0	1	264	
59	2	1	0	0	2	1	0	0	2	2	4	1	2	1	2	7	5	14	23	28	20	21	8	6	6	3	1	1	0	0	1	164	
60+	2	1	0	1	1	2	1	1	1	1	2	1	1	1	2	2	4	1	7	4	6	11	13	6	1	1	1	0	0	0	1	75	
Total	163,546	149,279	139,830	121,299	84,699	68,003	58,347	50,865	40,197	31,259	28,114	28,110	27,307	24,167	25,313	26,893	25,448	29,321	32,341	32,989	18,666	12,324	8,851	6,017	2,938	1,728	582	185	25	10	16	1,238,669	

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

Average Age 27.7

Average YAS 6.4

Department of Defense - Office of the Actuary



# All DOD Active Duty Personnel by Years of Service and Age for FY2004 Valuation

Age	Years of Active Service																															Total	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+		
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	197	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	197	
18	16,497	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,570	
19	41,453	16,158	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,683	
20	34,012	38,563	16,672	185	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89,434	
21	20,287	30,217	36,884	16,586	111	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	104,087	
22	15,485	18,648	27,195	34,920	11,568	83	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	107,899	
23	13,014	14,546	16,807	23,461	23,182	8,374	40	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99,427	
24	9,000	12,859	13,695	14,142	15,660	18,008	6,881	43	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	90,292	
25	5,949	8,543	12,024	11,526	9,881	12,998	14,833	5,376	22	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81,155	
26	4,257	5,589	7,819	9,871	8,545	7,945	10,960	11,925	3,943	10	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70,865	
27	3,203	4,163	5,235	6,412	7,902	7,309	7,041	9,754	8,962	2,994	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62,984	
28	2,447	3,036	3,857	4,087	5,101	6,782	6,406	6,469	7,845	6,824	2,534	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55,395	
29	1,889	2,291	2,970	2,987	3,212	4,309	6,069	5,928	5,242	6,091	6,458	2,524	11	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49,983	
30	1,380	1,744	2,218	2,329	2,437	2,947	4,031	5,500	5,054	4,357	5,755	6,215	2,503	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,479	
31	1,095	1,301	1,717	1,677	1,872	2,213	2,646	3,697	4,728	4,142	3,900	6,045	6,126	2,253	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,425	
32	927	983	1,324	1,331	1,462	1,753	2,141	2,652	3,178	4,149	3,922	4,155	5,735	5,516	2,751	17	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41,999	
33	801	980	1,114	1,029	1,223	1,367	1,672	2,140	2,378	2,979	3,914	3,970	4,186	5,171	6,648	3,178	17	1	0	0	0	0	0	0	0	0	0	0	0	0	0	42,768	
34	752	775	922	827	993	1,096	1,343	1,721	1,962	2,085	2,887	3,944	4,140	3,762	5,541	7,149	3,041	20	1	0	0	0	0	0	0	0	0	0	0	0	0	42,961	
35	636	593	731	685	781	819	985	1,213	1,458	1,529	1,884	2,670	3,806	3,392	3,463	5,729	6,332	3,361	25	0	0	0	0	0	0	0	0	0	0	0	0	40,092	
36	347	563	573	577	594	631	736	855	1,007	1,142	1,334	1,773	2,701	3,214	3,292	3,558	5,224	6,847	3,626	24	2	0	0	0	0	0	0	0	0	0	0	0	38,620
37	193	279	468	443	507	458	622	660	771	803	1,001	1,258	1,712	2,420	3,176	3,475	3,292	5,843	7,569	3,527	19	1	0	0	0	0	0	0	0	0	0	0	38,497
38	170	128	276	415	443	405	475	521	588	615	720	957	1,296	1,627	2,326	3,612	3,467	4,009	6,462	7,847	2,357	9	1	0	0	0	0	0	0	0	0	0	38,726
39	169	131	159	208	397	400	436	424	486	545	553	804	988	1,236	1,604	2,790	3,512	4,027	4,547	6,761	4,921	1,432	10	0	0	0	0	0	0	0	0	0	36,540
40	150	132	141	149	214	391	367	388	410	431	481	593	745	969	1,252	1,930	2,815	3,968	4,406	4,825	4,252	3,342	1,338	21	1	0	0	0	0	0	0	33,711	
41	128	118	106	144	157	201	347	313	338	328	358	496	611	764	913	1,415	2,024	2,896	4,190	4,549	2,779	2,839	2,566	1,163	14	0	0	0	0	0	0	29,757	
42	99	85	93	111	142	135	184	275	262	249	293	389	459	551	726	969	1,438	2,012	2,993	4,141	2,861	1,930	2,014	1,815	639	15	1	0	0	0	0	24,881	
43	97	71	65	91	106	116	120	164	251	254	241	275	352	435	502	698	970	1,577	2,045	2,741	2,679	2,137	1,343	1,395	1,007	483	7	0	0	0	0	20,222	
44	54	40	56	72	93	102	114	112	125	210	199	269	275	331	400	539	697	1,056	1,482	1,953	1,731	1,938	1,593	917	719	716	236	5	0	0	0	16,034	
45	51	47	50	51	73	75	73	69	94	123	166	198	220	288	304	393	509	715	1,061	1,540	1,048	1,358	1,491	1,186	455	418	344	138	3	0	0	12,541	
46	43	32	29	31	49	55	56	66	72	69	95	158	170	199	250	321	399	527	736	1,016	845	788	898	1,149	871	303	235	209	84	4	0	9,759	
47	36	23	27	38	46	49	46	55	51	61	83	86	155	175	183	222	296	389	579	773	597	609	609	707	822	768	174	139	117	67	2	7,984	
48	26	34	33	27	41	29	36	43	42	45	54	74	96	165	171	204	238	295	416	529	414	450	454	452	439	705	515	99	89	114	43	6,372	
49	22	19	12	23	23	19	35	26	30	42	56	47	83	80	156	180	190	236	366	415	297	315	334	302	279	365	481	374	80	58	84	5,029	
50	20	9	14	19	18	16	36	18	29	40	28	58	61	68	95	137	198	215	266	374	201	215	206	218	185	195	252	417	302	57	114	4,081	
51	9	16	15	9	11	17	11	15	18	20	25	32	52	58	58	104	140	156	225	254	174	169	180	177	165	158	139	227	282	237	117	3,270	
52	18	6	13	9	15	21	15	14	22	19	24	25	32	38	57	79	99	147	205	250	151	139	127	113	115	120	112	109	145	210	200	2,649	
53	13	12	12	6	13	8	11	11	12	11	11	19	21	43	50	48	60	118	167	177	111	113	89	83	79	85	61	77	82	101	212	1,916	
54	14	8	7	6	8	6	9	9	13	12	8	12	23	29	26	49	60	64	105	167	111	80	84	61	53	54	50	50	58	57	197	1,490	
55	13	5	6	10	18	6	12	14	14	10	12	11	20	29	31	41	51	63	71	89	91	88	61	39	36	36	28	34	42	179	1,196		
56	7	3	9	7	5	5	8	11	7	15	9	9	17	20	26	32	34	48	59	79	71	69	47	45	31	38	30	29	37	33	154	994	
57	3	2	5	6	3	6	10	3	9	13	9	6	17	20	20	35	32	44	59	82	65	44	40	43	30	21	26	22	20	18	120	833	
58	5	2	2	1	3	7	6	6	8	9	9	11	6	18	10	23	34	39	48	64	50	33	48	35	28	27	17	21	13	12	103	698	
59	3	3	4	1	3	2	1	0	3	4	14	4	4	5</																			

## All DOD Selected Reserve Officer Personnel for FY2004 Valuation

### Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
20	36	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42
21	114	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	118
22	229	6	0	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	241
23	485	12	6	6	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	511
24	696	21	13	8	3	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	749
25	814	59	37	24	6	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	942
26	764	78	72	56	42	12	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,027
27	797	98	104	110	97	30	8	2	4	2	0	0	0	0	0	0	0	0	0	0	0	1,252
28	764	104	158	156	150	59	29	7	6	6	0	0	0	0	0	0	0	0	0	0	0	1,439
29	932	138	178	229	185	123	82	14	9	12	6	1	0	0	0	0	0	0	0	0	0	1,909
30	1,071	161	211	250	272	166	125	68	19	14	6	3	0	0	0	0	0	0	0	0	0	2,366
31	1,155	192	210	275	237	206	174	122	50	28	12	7	3	2	0	0	0	0	0	0	0	2,673
32	1,256	220	211	273	296	237	203	145	94	56	17	10	6	3	0	0	0	0	0	0	0	3,027
33	1,468	278	266	307	284	272	244	212	132	131	55	15	14	6	2	1	2	0	0	0	0	3,689
34	1,760	368	302	372	356	312	245	214	185	205	121	73	15	13	4	3	1	0	0	0	0	4,549
35	1,829	372	294	365	341	293	262	235	221	237	223	164	35	25	4	5	0	0	0	0	0	4,905
36	1,882	439	339	346	297	276	213	223	207	234	270	221	110	40	8	7	2	0	0	0	0	5,114
37	1,840	445	339	385	369	291	209	200	220	301	324	283	155	53	25	3	8	2	1	0	0	5,453
38	1,727	465	417	412	405	295	215	201	227	299	393	314	194	98	47	16	10	1	1	3	0	5,740
39	1,612	428	405	419	389	332	246	244	240	255	320	300	214	109	95	31	14	6	2	1	0	5,662
40	1,577	483	376	396	417	327	289	235	258	274	305	273	213	142	125	74	22	9	1	5	4	5,805
41	1,576	458	358	411	377	345	334	312	260	253	268	278	191	165	129	86	43	19	9	4	1	5,877
42	1,273	420	299	362	384	312	262	295	283	282	237	277	168	137	130	69	48	24	7	5	1	5,275
43	1,223	338	280	314	368	279	255	250	274	289	259	252	200	124	107	81	51	16	11	5	9	4,985
44	997	288	256	285	319	296	242	245	295	254	252	241	178	113	102	71	53	29	6	3	6	4,531
45	845	234	197	276	322	257	229	204	206	217	228	212	144	120	98	74	46	20	9	5	8	3,951
46	796	200	188	235	276	252	217	214	188	176	190	190	164	137	87	53	33	25	11	5	11	3,648
47	738	213	172	218	287	247	214	155	179	151	153	190	142	123	89	47	35	12	7	5	14	3,391
48	662	201	181	244	262	221	178	164	155	136	144	136	136	107	97	66	40	16	4	1	9	3,160
49	706	189	171	218	219	216	145	135	153	127	122	120	125	126	87	60	37	29	9	6	9	3,009
50	646	185	143	207	215	167	146	122	117	97	90	106	90	96	80	36	32	25	11	2	7	2,620
51	653	180	142	182	201	162	129	108	87	78	94	97	79	65	45	38	24	18	6	4	8	2,400
52	583	181	161	161	191	151	104	78	75	76	58	62	55	48	51	32	20	7	5	4	5	2,108
53	534	192	134	167	167	96	85	83	55	64	52	42	42	33	30	21	17	15	3	3	3	1,838
54	524	202	156	173	138	89	94	55	72	57	43	30	31	32	23	23	12	8	6	5	3	1,776
55	470	207	168	161	131	95	75	60	50	50	27	30	30	22	14	20	16	10	4	2	7	1,649
56	459	160	160	151	162	91	75	57	50	31	34	29	23	22	14	9	10	4	2	3	2	1,548
57	405	185	164	160	169	85	68	54	39	46	23	25	24	17	21	14	10	5	4	0	6	1,524
58	340	176	150	151	142	84	58	52	48	27	27	26	18	18	9	3	6	4	0	1	3	1,343
59	196	88	95	77	77	40	31	22	21	23	11	13	10	9	6	5	4	1	1	1	1	732
60	139	50	38	49	54	31	18	12	19	10	6	4	1	7	5	3	2	3	0	0	0	451
61	50	18	17	12	15	4	5	7	1	2	0	2	3	0	3	0	0	0	0	0	0	139
62	42	10	9	11	2	4	2	4	2	1	2	0	1	2	1	0	1	0	0	0	0	94
63+	44	13	21	6	8	5	2	2	3	2	0	3	0	0	2	0	0	0	0	0	0	111
Total	36,710	8,765	7,598	8,620	8,637	6,772	5,516	4,812	4,504	4,503	4,372	4,029	2,814	2,014	1,540	951	599	308	120	73	117	113,374

Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

41.0

Average Years of Active Service

4.1

## All DOD Selected Reserve Enlisted Personnel for FY2004 Valuation

### Completed Years Of Active Duty Service

C-9

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,649	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,649
18	14,076	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,084
19	25,451	79	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,538
20	29,872	619	56	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,554
21	31,697	2,095	323	178	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,315
22	31,763	3,313	915	646	316	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,990
23	28,076	3,651	1,424	1,382	1,061	129	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,757
24	23,380	3,400	1,824	2,067	1,594	354	116	16	0	0	0	0	0	0	0	0	0	0	0	0	0	32,751
25	19,183	2,958	2,142	2,459	1,859	600	263	36	11	0	0	0	0	0	0	0	0	0	0	0	0	29,511
26	15,130	2,321	2,092	2,451	2,089	802	448	117	22	2	0	0	0	0	0	0	0	0	0	0	0	25,474
27	12,176	2,052	1,769	2,307	1,952	895	617	234	85	14	3	0	0	0	0	0	0	0	0	0	0	22,104
28	10,281	1,655	1,620	2,090	1,874	864	650	372	174	55	11	0	0	0	0	0	0	0	0	0	0	19,646
29	9,054	1,478	1,410	1,799	1,666	938	605	467	320	140	59	9	3	0	0	0	0	0	0	0	0	17,948
30	8,350	1,417	1,296	1,756	1,591	889	662	574	387	262	122	38	5	1	0	0	0	0	0	0	0	17,350
31	7,601	1,397	1,152	1,643	1,446	864	611	609	446	388	171	82	32	5	1	0	0	0	0	0	0	16,448
32	7,751	1,422	1,191	1,584	1,469	820	720	645	470	453	262	130	78	24	4	1	0	0	0	0	0	17,024
33	8,067	1,504	1,200	1,756	1,431	962	727	691	535	530	399	236	119	50	13	5	2	0	0	0	0	18,227
34	8,305	1,637	1,295	2,051	1,640	989	805	829	559	613	474	300	184	77	52	11	3	1	0	0	0	19,825
35	7,783	1,528	1,228	2,004	1,641	1,013	782	803	545	561	443	290	209	106	60	25	11	1	3	0	0	19,036
36	7,392	1,503	1,141	1,844	1,712	1,035	806	846	535	494	530	295	262	163	75	40	22	8	1	0	0	18,704
37	6,800	1,414	1,208	1,741	1,612	1,029	879	763	547	558	533	339	247	164	123	54	41	15	1	1	1	18,070
38	6,553	1,359	1,241	1,671	1,617	1,133	925	850	578	524	563	349	262	162	163	85	33	28	6	2	0	18,104
39	6,255	1,340	1,267	1,710	1,554	1,024	870	837	609	579	547	357	273	221	180	99	56	29	7	6	4	17,824
40	5,958	1,268	1,332	1,652	1,529	1,022	872	826	660	670	649	470	279	199	262	140	64	34	21	12	7	17,926
41	5,546	1,180	1,165	1,488	1,515	1,000	794	747	671	614	681	492	363	241	261	156	68	32	12	11	13	17,050
42	5,052	1,066	1,083	1,413	1,444	886	736	677	570	568	610	517	382	284	240	136	75	28	17	6	17	15,807
43	4,392	990	974	1,226	1,272	880	674	555	484	491	487	408	421	309	216	129	65	23	18	9	11	14,034
44	3,822	914	887	1,139	1,140	776	627	527	468	455	410	398	348	311	237	133	70	31	9	4	16	12,722
45	3,065	803	787	1,036	994	687	581	461	380	327	322	284	278	223	223	147	80	51	14	6	10	10,759
46	2,742	673	694	898	926	654	505	339	299	280	270	201	201	153	170	127	87	40	21	4	13	9,297
47	2,427	683	694	831	892	561	452	313	261	251	251	200	177	139	140	97	77	36	14	3	7	8,506
48	2,138	608	696	801	792	553	392	293	209	202	187	152	125	111	106	81	58	39	14	7	11	7,575
49	1,757	661	595	737	702	525	364	291	211	207	149	148	97	77	93	55	41	27	17	11	12	6,777
50	1,519	558	556	618	624	420	291	252	197	148	135	98	99	68	46	41	42	23	14	12	9	5,770
51	1,404	577	518	560	562	367	266	218	188	127	121	106	76	60	48	37	22	22	7	4	12	5,302
52	1,489	645	561	467	516	332	257	186	169	120	93	75	54	51	32	34	26	17	5	2	6	5,137
53	1,310	614	546	436	476	325	239	162	162	107	86	61	39	39	25	22	10	5	4	5	9	4,682
54	1,304	707	513	467	438	264	148	127	109	78	62	56	44	33	38	17	16	12	5	6	12	4,456
55	1,066	760	589	450	536	299	167	141	96	92	55	48	50	32	25	11	14	10	3	3	10	4,457
56	811	576	573	527	488	292	191	110	86	73	63	51	27	28	26	11	12	6	11	5	6	3,973
57	740	608	597	532	535	287	171	130	97	72	49	27	33	14	19	11	6	11	3	2	5	3,949
58	603	507	501	456	462	282	161	94	79	46	28	39	22	16	6	13	9	9	6	4	2	3,345
59	405	295	270	286	280	169	105	58	36	35	24	19	16	9	9	8	6	7	1	1	5	2,044
60	254	150	153	142	149	91	32	35	26	18	13	10	6	6	2	2	4	1	2	1	3	1,100
61	30	19	13	6	6	4	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	81
62	11	6	4	4	0	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	30
63+	5	3	2	2	0	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	14
Total	374,495	53,021	40,105	49,320	44,424	25,055	18,547	15,232	11,283	10,155	8,862	6,286	4,812	3,376	2,895	1,728	1,020	546	236	127	201	671,726

Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

32.0

Average Years of Active Service

2.0

# All DOD Selected Reserve Personnel for FY2004 Valuation

## Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,649	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,649
18	14,076	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,084
19	25,452	79	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,539
20	29,908	625	56	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,596
21	31,811	2,099	323	178	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,433
22	31,992	3,319	915	646	319	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37,231
23	28,561	3,663	1,430	1,388	1,063	129	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,268
24	24,076	3,421	1,837	2,075	1,597	362	116	16	0	0	0	0	0	0	0	0	0	0	0	0	0	33,500
25	19,997	3,017	2,179	2,483	1,865	601	264	36	11	0	0	0	0	0	0	0	0	0	0	0	0	30,453
26	15,894	2,399	2,164	2,507	2,131	814	451	117	22	2	0	0	0	0	0	0	0	0	0	0	0	26,501
27	12,973	2,150	1,873	2,417	2,049	925	625	236	89	16	3	0	0	0	0	0	0	0	0	0	0	23,356
28	11,045	1,759	1,778	2,246	2,024	923	679	379	180	61	11	0	0	0	0	0	0	0	0	0	0	21,085
29	9,986	1,616	1,588	2,028	1,851	1,061	687	481	329	152	65	10	3	0	0	0	0	0	0	0	0	19,857
30	9,421	1,578	1,507	2,006	1,863	1,055	787	642	406	276	128	41	5	1	0	0	0	0	0	0	0	19,716
31	8,756	1,589	1,362	1,918	1,683	1,070	785	731	496	416	183	89	35	7	1	0	0	0	0	0	0	19,121
32	9,007	1,642	1,402	1,857	1,765	1,057	923	790	564	509	279	140	84	27	4	1	0	0	0	0	0	20,051
33	9,535	1,782	1,466	2,063	1,715	1,234	971	903	667	661	454	251	133	56	15	6	4	0	0	0	0	21,916
34	10,065	2,005	1,597	2,423	1,996	1,301	1,050	1,043	744	818	595	373	199	90	56	14	4	1	0	0	0	24,374
35	9,612	1,900	1,522	2,369	1,982	1,306	1,044	1,038	766	798	666	454	244	131	64	30	11	1	3	0	0	23,941
36	9,274	1,942	1,480	2,190	2,009	1,311	1,019	1,069	742	728	800	516	372	203	83	47	24	8	1	0	0	23,818
37	8,640	1,859	1,547	2,126	1,981	1,320	1,088	963	767	859	857	622	402	217	148	57	49	17	2	1	1	23,523
38	8,280	1,824	1,658	2,083	2,022	1,428	1,140	1,051	805	823	956	663	456	260	210	101	43	29	7	5	0	23,844
39	7,867	1,768	1,672	2,129	1,943	1,356	1,116	1,081	849	834	867	657	487	330	275	130	70	35	9	7	4	23,486
40	7,535	1,751	1,708	2,048	1,946	1,349	1,161	1,061	918	944	954	743	492	341	387	214	86	43	22	17	11	23,731
41	7,122	1,638	1,523	1,899	1,892	1,345	1,128	1,059	931	867	949	770	554	406	390	242	111	51	21	15	14	22,927
42	6,325	1,486	1,382	1,775	1,828	1,198	998	972	853	850	847	794	550	421	370	205	123	52	24	11	18	21,082
43	5,615	1,328	1,254	1,540	1,640	1,159	929	805	758	780	746	660	621	433	323	210	116	39	29	14	20	19,019
44	4,819	1,202	1,143	1,424	1,459	1,072	869	772	763	709	662	639	526	424	339	204	123	60	15	7	22	17,253
45	3,910	1,037	984	1,312	1,316	944	810	665	586	544	550	496	422	343	321	221	126	71	23	11	18	14,710
46	3,538	873	882	1,133	1,202	906	722	553	487	456	460	391	365	290	257	180	120	65	32	9	24	12,945
47	3,165	896	866	1,049	1,179	808	666	468	440	402	404	390	319	262	229	144	112	48	21	8	21	11,897
48	2,800	809	877	1,045	1,054	774	570	457	364	338	331	288	261	218	203	147	98	55	18	8	20	10,735
49	2,463	850	766	955	921	741	509	426	364	334	271	268	222	203	180	115	78	56	26	17	21	9,786
50	2,165	743	699	825	839	587	437	374	314	245	225	204	189	164	126	77	74	48	25	14	16	8,390
51	2,057	757	660	742	763	529	395	326	275	205	215	203	155	125	93	75	46	40	13	8	20	7,702
52	2,072	826	722	628	707	483	361	264	244	196	151	137	109	99	83	66	46	24	10	6	11	7,245
53	1,844	806	680	603	643	421	324	245	217	171	138	103	81	72	55	43	27	20	7	8	12	6,520
54	1,828	909	669	640	576	353	242	182	181	135	105	86	75	65	61	40	28	20	11	11	15	6,232
55	1,536	967	757	611	667	394	242	201	146	142	82	78	80	54	39	31	30	20	7	5	17	6,106
56	1,270	736	733	678	650	383	266	167	136	104	97	80	50	50	40	20	22	10	13	8	8	5,521
57	1,145	793	761	692	704	372	239	184	136	118	72	52	57	31	40	25	16	16	7	2	11	5,473
58	943	683	651	607	604	366	219	146	127	73	55	65	40	34	15	16	15	13	6	5	5	4,688
59	601	383	365	363	357	209	136	80	57	58	35	32	26	18	15	13	10	8	2	2	6	2,776
60	393	200	191	191	203	122	50	47	45	28	19	14	7	13	7	5	6	4	2	1	3	1,551
61	80	37	30	18	21	8	6	7	1	3	0	3	3	0	3	0	0	0	0	0	0	220
62	53	16	13	15	2	6	3	5	3	1	2	0	1	2	1	0	1	0	0	0	0	124
63+	49	16	23	8	8	5	2	2	4	2	0	3	1	0	2	0	0	0	0	0	0	125
Total	411,205	61,786	47,703	57,940	53,061	31,827	24,063	20,044	15,787	14,658	13,234	10,315	7,626	5,390	4,435	2,679	1,619	854	356	200	318	785,100

Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

33.3

Average Years of Active Service

2.3

## All DOD Non-Selected Reserve With 20 Good Years Officer Personnel for FY2004 Valuation

### Completed Years Of Active Duty Service

C-11	Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
	36	0	0	2	0	0	0	0	0	0	3	3	0	0	0	0	0	0	0	0	0	0	8
	37	0	2	0	0	2	0	0	0	0	2	0	2	0	0	0	0	0	0	0	0	0	8
	38	4	1	5	1	4	0	1	1	0	4	3	4	1	1	0	0	0	0	0	0	0	30
	39	13	16	7	8	8	3	2	3	2	1	3	5	1	1	2	0	0	0	1	1	1	78
	40	27	22	16	19	27	10	8	5	4	5	4	4	6	5	8	2	0	0	0	0	1	173
	41	47	41	16	24	20	22	12	14	12	14	13	9	7	9	4	7	0	3	0	0	1	275
	42	52	35	27	29	31	26	30	37	34	22	22	13	16	11	20	8	3	0	0	0	2	418
	43	63	37	19	41	65	55	57	74	77	56	32	46	33	25	21	11	7	5	0	0	6	730
	44	62	40	34	60	90	74	76	99	107	61	76	51	47	23	26	12	3	2	1	0	2	946
	45	83	40	34	87	99	119	122	150	148	95	93	54	55	28	16	16	14	5	2	0	0	1,260
	46	99	48	35	92	164	133	144	167	172	95	114	91	87	53	32	35	11	9	2	1	1	1,585
	47	114	43	55	126	195	161	161	205	172	131	149	113	99	58	52	45	21	2	5	6	3	1,916
	48	116	72	85	147	205	195	234	237	198	139	187	163	110	74	60	35	12	9	4	5	0	2,287
	49	116	74	78	150	242	194	230	251	191	167	197	173	138	111	72	45	26	12	5	0	4	2,476
	50	161	81	99	168	278	201	238	240	225	149	199	170	127	109	78	42	24	10	9	4	1	2,613
	51	200	94	128	199	291	269	293	235	204	197	194	214	155	111	77	45	26	14	9	2	4	2,961
	52	327	140	155	269	361	301	341	282	218	169	151	210	153	129	81	42	37	22	6	8	3	3,405
	53	394	162	199	333	343	344	314	241	211	182	186	183	178	103	63	58	35	20	7	4	3	3,563
	54	556	259	261	426	399	374	329	280	248	190	180	167	142	100	69	56	44	15	7	7	0	4,109
	55	814	380	416	523	475	389	387	321	274	206	173	176	160	89	83	70	43	26	6	4	2	5,017
	56	988	526	576	763	598	453	422	382	278	239	235	186	165	108	68	68	38	22	4	3	5	6,127
	57	1,001	629	774	930	709	490	453	375	306	252	273	199	135	132	95	88	44	17	1	3	0	6,906
	58	930	677	981	1,229	902	576	455	410	330	257	275	281	188	103	79	57	29	27	1	7	0	7,794
	59	588	443	847	965	624	454	340	276	239	209	221	159	140	94	58	47	28	22	4	3	2	5,763
	60	351	236	427	507	367	258	175	131	110	112	128	104	61	55	25	18	10	9	1	1	2	3,088
	61	6	6	4	9	13	6	3	3	4	4	1	1	0	0	0	0	0	1	1	0	0	62
	62	6	1	6	16	9	6	3	0	1	0	1	0	0	0	1	0	3	1	0	0	0	54
	63+	9	19	25	39	23	7	12	7	0	2	0	5	2	2	0	2	0	7	0	0	0	161
	Total	7,127	4,124	5,311	7,160	6,544	5,120	4,842	4,426	3,765	2,963	3,113	2,783	2,206	1,534	1,090	809	458	260	76	59	43	63,813

Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

53.9

Average Years of Active Service

5.6

## All DOD Non-Selected Reserve With 20 Good Years Enlisted Personnel for FY2004 Valuation

### Completed Years Of Active Duty Service

	Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total	
C-12	36	4	1	0	0	0	3	1	0	1	0	3	1	1	0	0	0	0	0	0	0	3	18	
	37	7	3	3	1	3	1	1	1	3	4	1	0	0	0	0	0	0	0	0	0	0	28	
	38	42	22	15	11	11	6	6	6	6	6	6	0	0	3	1	0	1	0	0	0	3	145	
	39	103	53	37	43	35	20	18	18	21	17	24	16	8	9	5	1	1	0	0	0	2	431	
	40	208	84	71	96	105	60	49	40	52	76	54	33	30	28	13	6	3	2	0	0	2	1,012	
	41	295	102	89	161	188	102	99	84	107	96	105	84	55	47	27	11	8	2	1	0	2	1,665	
	42	419	131	153	227	301	188	130	154	140	137	145	115	90	47	35	30	12	2	0	1	0	2,457	
	43	490	156	178	338	436	211	178	168	176	211	172	138	139	114	45	33	15	8	4	1	11	3,222	
	44	583	159	236	409	447	281	230	230	249	196	187	162	180	139	91	42	21	9	3	0	9	3,863	
	45	649	197	309	579	536	290	258	213	223	221	202	129	148	167	105	65	35	13	5	0	6	4,350	
	46	684	203	354	649	621	328	296	242	249	226	213	141	129	140	128	80	43	19	5	2	7	4,759	
	47	784	235	361	872	764	317	301	216	260	216	219	150	154	131	136	78	53	35	5	2	7	5,296	
	48	1,004	273	478	861	810	393	341	248	227	197	197	151	160	121	98	84	76	39	20	9	0	5,787	
	49	942	303	609	872	866	339	386	233	224	220	186	166	152	88	81	52	41	38	9	9	0	5,816	
	50	1,037	260	659	924	806	344	346	293	281	204	189	159	128	79	65	41	43	14	19	2	11	5,904	
	51	1,120	380	648	905	867	361	335	341	420	269	179	139	147	88	73	47	41	24	15	0	4	6,403	
	52	1,931	607	996	1,048	858	381	416	333	401	310	201	161	128	105	64	48	41	19	6	16	4	8,074	
	53	2,165	733	1,056	1,178	869	325	420	329	445	327	198	141	135	76	49	34	17	17	8	10	12	8,544	
	54	2,343	1,194	1,391	1,245	1,076	371	297	292	363	278	229	174	132	68	59	49	23	17	12	4	12	9,629	
	55	2,242	1,542	1,878	1,632	1,182	376	350	315	383	302	233	137	131	87	54	20	20	13	2	0	8	10,907	
	56	2,158	1,721	2,197	2,030	1,474	443	362	348	317	316	262	185	147	97	70	39	25	14	4	4	7	12,220	
	57	2,338	1,763	2,317	2,433	1,732	607	404	331	322	302	243	167	145	108	74	55	28	18	8	6	26	13,427	
	58	2,376	1,571	2,373	2,698	2,142	537	381	348	357	267	225	205	171	111	77	43	43	23	6	4	15	13,973	
	59	1,720	1,234	1,804	1,735	1,458	427	337	256	227	223	127	165	98	108	46	40	15	8	8	2	8	10,046	
	60	981	600	836	801	701	224	180	152	157	96	103	59	79	33	25	17	10	2	2	0	0	5,058	
	61	22	14	42	12	22	8	8	8	6	6	4	4	2	2	0	0	0	0	0	0	0	160	
	62	11	9	34	20	20	7	2	2	9	7	2	0	2	0	0	2	0	2	0	0	0	129	
	63+	41	41	29	58	61	9	12	6	6	15	6	15	3	9	0	6	3	3	0	0	0	323	
		Total	26,699	13,591	19,153	21,838	18,391	6,959	6,144	5,207	5,632	4,745	3,915	2,997	2,694	2,005	1,421	923	618	341	142	72	159	143,646

Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

52.8

Average Years of Active Service

4.0

## All DOD Non-Selected Reserve With 20 Good Years Personnel for FY2004 Valuation

### Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
36	4	1	2	0	0	3	1	0	1	3	6	1	1	0	0	0	0	0	0	0	3	26
37	7	5	3	1	5	1	1	1	3	6	1	2	0	0	0	0	0	0	0	0	0	36
38	46	23	20	12	15	6	7	7	6	10	9	4	1	4	1	0	1	0	0	0	3	175
39	116	69	44	51	43	23	20	21	23	18	27	21	9	10	7	1	1	0	1	1	3	509
40	235	106	87	115	132	70	57	45	56	81	58	37	36	33	21	8	3	2	0	0	3	1,185
41	342	143	105	185	208	124	111	98	119	110	118	93	62	56	31	18	8	5	1	0	3	1,940
42	471	166	180	256	332	214	160	191	174	159	167	128	106	58	55	38	15	2	0	1	2	2,875
43	553	193	197	379	501	266	235	242	253	267	204	184	172	139	66	44	22	13	4	1	17	3,952
44	645	199	270	469	537	355	306	329	356	257	263	213	227	162	117	54	24	11	4	0	11	4,809
45	732	237	343	666	635	409	380	363	371	316	295	183	203	195	121	81	49	18	7	0	6	5,610
46	783	251	389	741	785	461	440	409	421	321	327	232	216	193	160	115	54	28	7	3	8	6,344
47	898	278	416	998	959	478	462	421	432	347	368	263	253	189	188	123	74	37	10	8	10	7,212
48	1,120	345	563	1,008	1,015	588	575	485	425	336	384	314	270	195	158	119	88	48	24	14	0	8,074
49	1,058	377	687	1,022	1,108	533	616	484	415	387	383	339	290	199	153	97	67	50	14	9	4	8,292
50	1,198	341	758	1,092	1,084	545	584	533	506	353	388	329	255	188	143	83	67	24	28	6	12	8,517
51	1,320	474	776	1,104	1,158	630	628	576	624	466	373	353	302	199	150	92	67	38	24	2	8	9,364
52	2,258	747	1,151	1,317	1,219	682	757	615	619	479	352	371	281	234	145	90	78	41	12	24	7	11,479
53	2,559	895	1,255	1,511	1,212	669	734	570	656	509	384	324	313	179	112	92	52	37	15	14	15	12,107
54	2,899	1,453	1,652	1,671	1,475	745	626	572	611	468	409	341	274	168	128	105	67	32	19	11	12	13,738
55	3,056	1,922	2,294	2,155	1,657	765	737	636	657	508	406	313	291	176	137	90	63	39	8	4	10	15,924
56	3,146	2,247	2,773	2,793	2,072	896	784	730	595	555	497	371	312	205	138	107	63	36	8	7	12	18,347
57	3,339	2,392	3,091	3,363	2,441	1,097	857	706	628	554	516	366	280	240	169	143	72	35	9	9	26	20,333
58	3,306	2,248	3,354	3,927	3,044	1,113	836	758	687	524	500	486	359	214	156	100	72	50	7	11	15	21,767
59	2,308	1,677	2,651	2,700	2,082	881	677	532	466	432	348	324	238	202	104	87	43	30	12	5	10	15,809
60	1,332	836	1,263	1,308	1,068	482	355	283	267	208	231	163	140	88	50	35	20	11	3	1	2	8,146
61	28	20	46	21	35	14	11	11	10	10	5	5	2	2	0	0	0	1	1	0	0	222
62	17	10	40	36	29	13	5	2	10	7	3	0	2	0	1	2	3	3	0	0	0	183
63+	50	60	54	97	84	16	24	13	6	17	6	20	5	11	0	8	3	10	0	0	0	484
Total	33,826	17,715	24,464	28,998	24,935	12,079	10,986	9,633	9,397	7,708	7,028	5,780	4,900	3,539	2,511	1,732	1,076	601	218	131	202	207,459

Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

53.1

Average Years of Active Service

4.5

# Retired Military Valuation Data as of End FY2004

All Officers

Age	-----			Strength	-----			Average Annual Net Retired Pay							-----	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret		
16	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
17	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
18	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
19	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
20	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
21	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
22	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
23	0	0	1	0	1	0	0	\$0	\$0	\$13,320	\$0	\$13,320	\$0	\$0		
24	0	0	5	0	5	0	0	\$0	\$0	\$10,678	\$0	\$10,678	\$0	\$0		
25	0	1	4	0	5	0	0	\$0	\$11,172	\$13,461	\$0	\$13,003	\$0	\$0		
26	0	1	9	0	10	0	0	\$0	\$3,828	\$12,535	\$0	\$11,664	\$0	\$0		
27	0	2	9	0	11	0	0	\$0	\$2,754	\$12,472	\$0	\$10,705	\$0	\$0		
28	0	2	20	0	22	0	0	\$0	\$17,604	\$14,110	\$0	\$14,428	\$0	\$0		
29	0	6	15	0	21	0	0	\$0	\$5,126	\$11,978	\$0	\$10,021	\$0	\$0		
30	0	13	22	0	35	0	0	\$0	\$7,163	\$13,144	\$0	\$10,923	\$0	\$0		
31	0	16	21	0	37	0	0	\$0	\$4,250	\$13,133	\$0	\$9,291	\$0	\$0		
32	0	18	19	0	37	0	0	\$0	\$6,380	\$12,537	\$0	\$9,542	\$0	\$0		
33	0	19	26	0	45	0	0	\$0	\$9,580	\$13,676	\$0	\$11,947	\$0	\$0		
34	0	34	22	0	56	0	0	\$0	\$8,062	\$14,719	\$0	\$10,677	\$0	\$0		
35	0	41	32	0	73	0	0	\$0	\$6,971	\$15,411	\$0	\$10,671	\$0	\$0		
36	1	41	21	0	63	0	0	\$18,360	\$9,240	\$16,753	\$0	\$11,889	\$0	\$0		
37	3	42	31	0	76	2	0	\$13,040	\$7,991	\$16,618	\$0	\$11,709	\$5,706	\$0		
38	22	54	25	0	101	2	0	\$21,839	\$7,278	\$17,442	\$0	\$12,966	\$12,252	\$0		
39	146	82	18	0	246	3	0	\$22,749	\$9,009	\$16,299	\$0	\$17,697	\$5,828	\$0		
40	298	104	20	0	422	8	0	\$23,274	\$9,937	\$16,277	\$0	\$19,655	\$14,451	\$0		
41	562	100	23	0	685	26	0	\$23,211	\$9,017	\$20,015	\$0	\$21,032	\$15,414	\$0		
42	1,033	125	25	0	1,183	67	0	\$26,562	\$9,967	\$19,222	\$0	\$24,654	\$15,549	\$0		
43	1,863	143	18	0	2,024	108	0	\$28,513	\$10,967	\$23,867	\$0	\$27,232	\$18,589	\$0		
44	2,857	131	21	0	3,009	239	0	\$29,005	\$12,545	\$25,946	\$0	\$28,267	\$18,438	\$0		
45	3,794	162	20	0	3,976	469	0	\$29,186	\$13,387	\$22,352	\$0	\$28,507	\$20,068	\$0		
46	4,731	198	14	0	4,943	775	0	\$29,154	\$13,325	\$17,956	\$0	\$28,489	\$20,344	\$0		
47	5,691	205	11	0	5,907	1,190	0	\$29,636	\$14,432	\$31,716	\$0	\$29,112	\$20,834	\$0		
48	6,434	209	10	0	6,653	1,456	0	\$30,244	\$15,792	\$30,691	\$0	\$29,791	\$21,712	\$0		
49	7,469	202	19	0	7,690	1,633	0	\$31,093	\$16,297	\$28,424	\$0	\$30,697	\$22,136	\$0		
50	7,993	252	8	0	8,253	1,580	0	\$32,231	\$17,083	\$29,204	\$0	\$31,765	\$22,966	\$0		
51	8,705	284	19	0	9,008	1,387	0	\$33,201	\$18,167	\$33,144	\$0	\$32,727	\$23,356	\$0		
52	9,175	289	15	0	9,479	1,063	0	\$33,956	\$18,499	\$26,800	\$0	\$33,474	\$23,966	\$0		
53	9,491	282	15	0	9,788	784	0	\$34,688	\$19,249	\$35,747	\$0	\$34,245	\$23,853	\$0		
54	10,086	314	6	0	10,406	491	0	\$35,522	\$21,391	\$32,648	\$0	\$35,094	\$23,677	\$0		
55	10,920	366	11	0	11,297	384	0	\$35,781	\$20,473	\$45,191	\$0	\$35,295	\$23,440	\$0		
56	11,870	404	13	0	12,287	295	0	\$35,767	\$21,368	\$34,410	\$0	\$35,292	\$24,388	\$0		
57	12,980	527	8	0	13,515	256	0	\$36,380	\$21,873	\$25,403	\$0	\$35,808	\$24,075	\$0		
58	13,936	654	8	0	14,598	211	0	\$37,193	\$22,286	\$35,604	\$0	\$36,524	\$25,252	\$0		
59	9,797	500	1	0	10,298	115	0	\$37,609	\$21,981	\$34,140	\$0	\$36,850	\$26,139	\$0		
60	10,047	521	1	2,653	13,222	80	18	\$37,885	\$22,575	\$43,884	\$18,834	\$33,460	\$25,809	\$12,843		
61	10,357	501	1	6,362	17,221	76	35	\$38,016	\$23,184	\$31,968	\$18,260	\$30,285	\$26,113	\$13,335		
62	10,301	514	1	6,450	17,266	61	40	\$37,774	\$23,999	\$312	\$17,783	\$29,893	\$27,917	\$11,111		
63	9,091	403	1	5,310	14,805	38	30	\$37,411	\$24,111	\$47,652	\$17,226	\$29,810	\$27,769	\$9,240		
64	9,328	404	0	4,813	14,545	18	35	\$37,387	\$25,549	\$0	\$17,166	\$30,367	\$25,296	\$12,229		
65	9,351	350	0	4,561	14,262	11	35	\$37,656	\$26,967	\$0	\$17,024	\$30,796	\$35,090	\$11,941		
66	9,122	361	0	4,629	14,112	8	46	\$37,495	\$27,981	\$0	\$16,428	\$30,341	\$36,464	\$12,020		
67	8,712	322	0	4,536	13,570	11	36	\$38,472	\$30,264	\$0	\$15,879	\$30,725	\$33,780	\$12,236		
68	8,410	322	0	4,372	13,104	9	19	\$38,401	\$29,676	\$0	\$15,766	\$30,635	\$25,047	\$10,347		
69	8,385	320	0	4,212	12,917	6	21	\$38,687	\$29,671	\$0	\$15,456	\$30,889	\$32,802	\$10,509		
70	8,862	321	0	4,383	13,566	7	17	\$39,543	\$30,582	\$0	\$15,416	\$31,536	\$27,305	\$9,365		



# Retired Military Valuation Data as of End FY2004

## All Officers

Age	-----			Strength	-----			Average Annual Net Retired Pay							-----	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret		
71	8,632	296	0	4,059	12,987	6	10	\$39,749	\$31,450	\$0	\$15,690	\$32,040	\$37,842	\$10,013		
72	8,849	345	0	4,234	13,428	8	7	\$40,358	\$31,880	\$0	\$15,351	\$32,256	\$33,374	\$12,723		
73	8,541	406	0	4,494	13,441	7	7	\$40,923	\$32,483	\$0	\$14,719	\$31,907	\$32,568	\$12,595		
74	8,598	401	0	4,859	13,858	2	1	\$41,479	\$31,834	\$0	\$14,338	\$31,683	\$24,750	\$20,052		
75	7,947	424	0	4,630	13,001	2	5	\$41,773	\$32,394	\$0	\$14,122	\$31,620	\$26,592	\$12,809		
76	6,590	412	0	4,177	11,179	1	4	\$43,047	\$33,443	\$0	\$13,986	\$31,834	\$28,560	\$14,736		
77	4,805	306	0	2,969	8,080	1	1	\$43,998	\$33,793	\$0	\$14,552	\$32,791	\$20,808	\$15,228		
78	4,065	300	0	2,834	7,199	2	1	\$44,902	\$34,873	\$0	\$14,284	\$32,431	\$43,008	\$20,016		
79	4,376	321	0	3,404	8,101	0	0	\$46,136	\$34,293	\$0	\$13,788	\$32,074	\$0	\$0		
80	5,112	506	0	4,275	9,893	0	0	\$45,586	\$30,143	\$0	\$13,599	\$30,974	\$0	\$0		
81	5,251	712	0	4,516	10,479	0	0	\$45,117	\$29,783	\$0	\$13,062	\$30,261	\$0	\$0		
82	5,453	880	0	4,756	11,089	0	0	\$44,214	\$27,766	\$0	\$12,921	\$29,487	\$0	\$0		
83	6,213	1,063	0	5,067	12,343	0	1	\$43,408	\$27,501	\$0	\$13,029	\$29,567	\$0	\$8,364		
84	5,867	1,192	0	4,943	12,002	0	0	\$42,340	\$27,706	\$0	\$13,665	\$29,077	\$0	\$0		
85	5,273	1,098	0	4,328	10,699	0	0	\$41,751	\$28,590	\$0	\$14,456	\$29,359	\$0	\$0		
86	4,436	985	0	3,889	9,310	0	0	\$41,237	\$28,413	\$0	\$14,904	\$28,880	\$0	\$0		
87	3,439	832	0	3,173	7,444	0	0	\$40,277	\$28,802	\$0	\$15,086	\$28,257	\$0	\$0		
88	2,589	611	0	2,387	5,587	0	0	\$39,973	\$28,492	\$0	\$15,514	\$28,268	\$0	\$0		
89	2,018	464	0	1,789	4,271	0	0	\$38,857	\$29,142	\$0	\$16,270	\$28,341	\$0	\$0		
90	1,292	318	0	1,394	3,004	0	0	\$39,587	\$30,181	\$0	\$17,247	\$28,225	\$0	\$0		
91	892	237	0	912	2,041	0	1	\$38,901	\$27,963	\$0	\$17,329	\$27,992	\$0	\$15,024		
92	573	150	0	707	1,430	0	0	\$39,256	\$29,403	\$0	\$16,991	\$27,215	\$0	\$0		
93	410	99	0	486	995	0	0	\$38,876	\$26,746	\$0	\$17,009	\$26,988	\$0	\$0		
94	295	82	0	414	791	0	0	\$40,413	\$31,717	\$0	\$16,092	\$26,783	\$0	\$0		
95	197	50	0	262	509	0	0	\$37,979	\$25,182	\$0	\$15,618	\$25,212	\$0	\$0		
96	135	38	0	199	372	0	0	\$39,850	\$24,420	\$0	\$14,740	\$24,841	\$0	\$0		
97	113	25	0	126	264	0	0	\$38,869	\$23,256	\$0	\$14,341	\$25,684	\$0	\$0		
98	46	16	0	65	127	0	0	\$38,286	\$33,365	\$0	\$14,557	\$25,521	\$0	\$0		
99	22	8	0	41	71	0	0	\$33,780	\$24,777	\$0	\$13,770	\$21,210	\$0	\$0		
100	20	1	0	18	39	0	0	\$44,501	\$8,292	\$0	\$19,609	\$32,084	\$0	\$0		
101	10	4	0	15	29	0	0	\$42,589	\$27,921	\$0	\$14,077	\$25,818	\$0	\$0		
102	6	1	0	6	13	0	0	\$45,050	\$16,740	\$0	\$10,536	\$26,943	\$0	\$0		
103	3	2	0	2	7	0	0	\$27,844	\$38,100	\$0	\$9,606	\$25,563	\$0	\$0		
104	4	0	0	2	6	0	0	\$46,542	\$0	\$0	\$14,766	\$35,950	\$0	\$0		
105	1	0	0	0	1	0	0	\$26,172	\$0	\$0	\$0	\$26,172	\$0	\$0		
106	1	0	0	0	1	0	0	\$18,924	\$0	\$0	\$0	\$18,924	\$0	\$0		
107	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
108	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
109	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
110	1	0	0	0	1	0	0	\$36,396	\$0	\$0	\$0	\$36,396	\$0	\$0		
Total	353,898	22,747	589	131,713	508,947	12,898	370	\$37,749	\$25,954	\$20,548	\$15,379	\$31,413	\$22,548	\$11,661		
60+	214,041	16,924	4	131,713	362,682	354	370	\$40,216	\$28,747	\$30,954	\$15,379	\$30,661	\$27,925	\$11,661		
62+	193,637	15,902	2	122,698	332,239	198	317	\$40,454	\$29,124	\$23,982	\$15,155	\$30,569	\$29,476	\$11,409		
65+	164,917	14,581	0	106,125	285,623	81	212	\$40,963	\$29,542	\$0	\$14,801	\$30,659	\$32,380	\$11,636		

Note: Age is retiree's current age nearest birthday at end of fiscal year.

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only retirees receiving payment from DoD.

Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.

TERA nondisabled and TERA Reserve Retired numbers and payments are included in appropriate categories.

Amounts do not include increased Concurrent Receipt benefits as part of NDAA 2005.

The liability calculated in this valuation, however, reflects the increased benefits.

# Retired Military Valuation Data as of End FY2004

All Enlisted

Age	-----			Strength	-----			Average Annual Net Retired Pay							-----	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret		
16	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
17	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
18	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
19	0	0	14	0	14	0	0	\$0	\$0	\$7,350	\$0	\$7,350	\$0	\$0		
20	0	0	62	0	62	0	0	\$0	\$0	\$6,471	\$0	\$6,471	\$0	\$0		
21	0	5	109	0	114	0	0	\$0	\$4,582	\$6,601	\$0	\$6,512	\$0	\$0		
22	0	12	222	0	234	0	0	\$0	\$6,047	\$5,957	\$0	\$5,961	\$0	\$0		
23	0	16	299	0	315	0	0	\$0	\$4,090	\$5,930	\$0	\$5,837	\$0	\$0		
24	0	30	349	0	379	0	0	\$0	\$3,334	\$6,035	\$0	\$5,821	\$0	\$0		
25	0	52	293	0	345	0	0	\$0	\$2,821	\$6,052	\$0	\$5,565	\$0	\$0		
26	0	82	275	0	357	0	0	\$0	\$3,580	\$5,981	\$0	\$5,430	\$0	\$0		
27	0	107	261	0	368	0	0	\$0	\$2,748	\$6,328	\$0	\$5,287	\$0	\$0		
28	0	122	247	0	369	0	0	\$0	\$2,807	\$6,393	\$0	\$5,207	\$0	\$0		
29	0	131	201	0	332	0	0	\$0	\$3,214	\$6,034	\$0	\$4,921	\$0	\$0		
30	0	203	219	0	422	0	0	\$0	\$3,111	\$6,394	\$0	\$4,815	\$0	\$0		
31	0	231	169	0	400	0	0	\$0	\$3,477	\$6,401	\$0	\$4,712	\$0	\$0		
32	0	271	181	0	452	0	0	\$0	\$2,995	\$6,360	\$0	\$4,342	\$0	\$0		
33	0	305	160	0	465	0	0	\$0	\$3,140	\$6,664	\$0	\$4,352	\$0	\$0		
34	0	397	164	0	561	0	0	\$0	\$3,442	\$7,595	\$0	\$4,656	\$0	\$0		
35	0	384	142	0	526	0	0	\$0	\$3,421	\$7,541	\$0	\$4,533	\$0	\$0		
36	10	426	142	0	578	2	0	\$12,020	\$3,348	\$7,893	\$0	\$4,615	\$4,458	\$0		
37	25	451	135	0	611	15	0	\$8,869	\$3,587	\$7,753	\$0	\$4,724	\$6,407	\$0		
38	993	550	115	0	1,658	35	0	\$15,499	\$3,815	\$7,364	\$0	\$11,059	\$5,690	\$0		
39	4,611	678	100	0	5,389	159	0	\$14,357	\$4,103	\$8,139	\$0	\$12,951	\$7,673	\$0		
40	9,692	768	111	0	10,571	395	0	\$13,804	\$4,595	\$9,112	\$0	\$13,086	\$8,190	\$0		
41	14,784	905	87	0	15,776	862	0	\$13,435	\$5,085	\$9,273	\$0	\$12,933	\$8,447	\$0		
42	19,935	1,007	108	0	21,050	1,710	0	\$13,673	\$5,306	\$10,262	\$0	\$13,255	\$9,004	\$0		
43	24,608	1,101	97	0	25,806	3,044	0	\$13,926	\$5,604	\$11,575	\$0	\$13,562	\$9,315	\$0		
44	28,335	1,196	83	0	29,614	4,200	0	\$14,098	\$5,575	\$12,131	\$0	\$13,749	\$9,660	\$0		
45	30,180	1,225	77	0	31,482	4,847	0	\$14,321	\$5,947	\$11,555	\$0	\$13,989	\$10,000	\$0		
46	31,159	1,228	44	0	32,431	5,197	0	\$14,486	\$6,086	\$13,141	\$0	\$14,166	\$10,567	\$0		
47	31,844	1,393	40	0	33,277	5,061	0	\$14,706	\$6,626	\$13,342	\$0	\$14,366	\$10,837	\$0		
48	31,550	1,437	37	0	33,024	4,309	0	\$14,926	\$7,144	\$13,571	\$0	\$14,586	\$10,995	\$0		
49	31,497	1,576	26	0	33,099	3,230	0	\$15,223	\$7,302	\$16,566	\$0	\$14,847	\$10,859	\$0		
50	31,844	1,652	27	0	33,523	2,387	0	\$15,467	\$7,473	\$15,829	\$0	\$15,074	\$10,871	\$0		
51	31,392	1,745	28	0	33,165	1,672	0	\$15,670	\$7,952	\$13,530	\$0	\$15,262	\$10,811	\$0		
52	31,657	1,872	17	0	33,546	1,197	0	\$15,952	\$8,132	\$17,958	\$0	\$15,517	\$10,552	\$0		
53	29,347	1,823	24	0	31,194	961	0	\$16,063	\$8,219	\$15,956	\$0	\$15,604	\$10,545	\$0		
54	28,394	1,996	11	0	30,401	738	0	\$16,374	\$8,273	\$16,804	\$0	\$15,842	\$10,788	\$0		
55	29,212	2,209	11	0	31,432	571	0	\$16,716	\$8,301	\$17,425	\$0	\$16,125	\$10,902	\$0		
56	29,827	2,415	13	0	32,255	461	0	\$17,022	\$8,407	\$18,644	\$0	\$16,377	\$11,052	\$0		
57	30,232	2,561	12	0	32,805	395	0	\$17,314	\$8,232	\$16,824	\$0	\$16,605	\$10,943	\$0		
58	30,221	2,298	7	0	32,526	331	0	\$17,561	\$8,693	\$20,501	\$0	\$16,935	\$11,517	\$0		
59	21,324	1,612	11	0	22,947	188	0	\$17,587	\$9,093	\$15,556	\$0	\$16,989	\$11,533	\$0		
60	22,261	1,519	6	4,461	28,247	138	91	\$17,597	\$9,719	\$17,192	\$8,472	\$15,732	\$11,617	\$5,557		
61	24,469	1,443	4	11,333	37,249	119	207	\$17,483	\$10,101	\$18,987	\$8,185	\$14,368	\$11,754	\$5,820		
62	26,763	1,407	2	10,999	39,171	83	177	\$17,386	\$10,583	\$16,116	\$8,013	\$14,510	\$12,463	\$5,621		
63	25,187	1,241	2	9,040	35,470	56	163	\$17,231	\$10,644	\$19,512	\$7,638	\$14,556	\$12,495	\$5,128		
64	24,654	1,140	1	7,929	33,724	37	118	\$17,108	\$11,304	\$17,700	\$7,507	\$14,654	\$14,299	\$5,148		
65	24,781	976	0	7,922	33,679	22	124	\$16,980	\$11,443	\$0	\$7,414	\$14,569	\$13,143	\$4,527		
66	26,326	1,044	0	7,920	35,290	32	150	\$17,104	\$11,311	\$0	\$7,288	\$14,729	\$14,851	\$4,694		
67	28,492	1,057	0	7,969	37,518	15	160	\$17,221	\$11,514	\$0	\$7,187	\$14,929	\$12,870	\$4,198		
68	28,533	1,002	0	7,599	37,134	6	134	\$17,415	\$11,753	\$0	\$7,335	\$15,200	\$14,380	\$4,172		
69	28,440	991	0	7,353	36,784	3	147	\$17,406	\$11,609	\$0	\$7,377	\$15,245	\$12,804	\$4,831		
70	27,005	1,090	0	6,593	34,688	0	88	\$17,406	\$11,513	\$0	\$7,549	\$15,348	\$0	\$4,883		

# Retired Military Valuation Data as of End FY2004

All Enlisted

Age	-----			Strength	-----			Average Annual Net Retired Pay							-----	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret		
71	25,151	1,153	0	5,504	31,808	2	74	\$17,548	\$11,621	\$0	\$7,824	\$15,651	\$11,766	\$4,705		
72	25,207	1,333	0	5,517	32,057	0	17	\$17,593	\$11,707	\$0	\$7,698	\$15,645	\$0	\$4,302		
73	24,453	1,501	0	5,596	31,550	0	3	\$17,655	\$11,451	\$0	\$7,565	\$15,570	\$0	\$7,288		
74	25,737	1,629	0	5,408	32,774	0	1	\$17,517	\$11,681	\$0	\$7,531	\$15,579	\$0	\$3,912		
75	23,569	1,583	0	4,431	29,583	0	0	\$17,448	\$12,061	\$0	\$7,663	\$15,694	\$0	\$0		
76	19,048	1,328	0	3,596	23,972	0	0	\$17,305	\$12,010	\$0	\$7,629	\$15,560	\$0	\$0		
77	15,559	1,061	0	2,698	19,318	0	1	\$17,117	\$12,688	\$0	\$7,898	\$15,586	\$0	\$4,812		
78	11,915	798	0	2,360	15,073	0	0	\$16,725	\$13,134	\$0	\$7,855	\$15,146	\$0	\$0		
79	10,383	682	0	2,161	13,226	1	0	\$16,504	\$13,512	\$0	\$7,872	\$14,939	\$12,636	\$0		
80	9,656	625	0	2,187	12,468	0	0	\$16,544	\$13,937	\$0	\$7,849	\$14,888	\$0	\$0		
81	8,519	533	0	1,813	10,865	0	0	\$16,490	\$13,940	\$0	\$7,805	\$14,915	\$0	\$0		
82	7,376	477	0	1,665	9,518	0	0	\$16,360	\$15,535	\$0	\$7,851	\$14,830	\$0	\$0		
83	6,828	439	0	1,580	8,847	0	0	\$16,272	\$15,179	\$0	\$7,891	\$14,721	\$0	\$0		
84	5,535	361	0	1,254	7,150	0	0	\$16,429	\$15,931	\$0	\$8,150	\$14,952	\$0	\$0		
85	4,929	311	0	1,048	6,288	0	0	\$16,260	\$16,740	\$0	\$8,414	\$14,976	\$0	\$0		
86	3,572	252	0	806	4,630	0	0	\$16,086	\$17,018	\$0	\$8,664	\$14,844	\$0	\$0		
87	2,596	167	0	644	3,407	0	0	\$16,128	\$17,685	\$0	\$8,523	\$14,767	\$0	\$0		
88	1,813	118	0	403	2,334	0	0	\$15,841	\$17,071	\$0	\$8,432	\$14,624	\$0	\$0		
89	1,197	92	0	320	1,609	0	0	\$15,699	\$15,799	\$0	\$8,738	\$14,320	\$0	\$0		
90	880	62	0	231	1,173	0	0	\$15,882	\$16,816	\$0	\$9,105	\$14,597	\$0	\$0		
91	579	40	0	154	773	0	0	\$14,986	\$14,842	\$0	\$9,552	\$13,896	\$0	\$0		
92	330	30	0	100	460	0	0	\$15,266	\$15,016	\$0	\$9,116	\$13,912	\$0	\$0		
93	239	6	0	67	312	0	0	\$14,494	\$14,576	\$0	\$8,484	\$13,205	\$0	\$0		
94	128	16	0	38	182	0	0	\$13,407	\$15,245	\$0	\$7,552	\$12,346	\$0	\$0		
95	114	11	0	31	156	0	0	\$13,687	\$14,540	\$0	\$8,398	\$12,696	\$0	\$0		
96	62	2	0	13	77	0	0	\$12,673	\$12,834	\$0	\$7,182	\$11,750	\$0	\$0		
97	54	3	0	12	69	0	0	\$14,029	\$11,532	\$0	\$7,707	\$12,821	\$0	\$0		
98	23	1	0	8	32	0	0	\$15,025	\$15,924	\$0	\$6,176	\$12,840	\$0	\$0		
99	27	1	0	2	30	0	0	\$13,749	\$22,992	\$0	\$5,070	\$13,478	\$0	\$0		
100	11	0	0	1	12	0	0	\$13,503	\$0	\$0	\$10,404	\$13,245	\$0	\$0		
101	7	0	0	2	9	0	0	\$13,118	\$0	\$0	\$8,964	\$12,195	\$0	\$0		
102	5	1	0	1	7	0	0	\$13,906	\$5,496	\$0	\$7,668	\$11,813	\$0	\$0		
103	1	0	0	1	2	0	0	\$11,976	\$0	\$0	\$10,764	\$11,370	\$0	\$0		
104	0	1	0	0	1	0	0	\$0	\$3,696	\$0	\$0	\$3,696	\$0	\$0		
105	2	0	0	1	3	0	0	\$15,108	\$0	\$0	\$1,920	\$10,712	\$0	\$0		
106	0	0	0	1	1	0	0	\$0	\$0	\$0	\$6,300	\$6,300	\$0	\$0		
107	0	1	0	0	1	0	0	\$0	\$4,680	\$0	\$0	\$4,680	\$0	\$0		
108	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
109	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
110	1	0	0	0	1	0	0	\$20,496	\$0	\$0	\$0	\$20,496	\$0	\$0		
Total	1,075,090	64,000	4,745	138,772	1,282,607	42,481	1,655	\$16,351	\$9,129	\$7,591	\$7,696	\$15,022	\$10,353	\$4,977		
60+	522,417	27,528	15	138,772	688,732	514	1,655	\$17,221	\$11,962	\$17,870	\$7,696	\$15,092	\$12,419	\$4,977		
62+	475,687	24,566	5	122,978	623,236	257	1,357	\$17,190	\$12,210	\$17,791	\$7,623	\$15,106	\$13,158	\$4,809		
65+	399,083	20,778	0	95,010	514,871	81	899	\$17,179	\$12,464	\$0	\$7,586	\$15,219	\$13,806	\$4,547		

Note: Age is retiree's current age nearest birthday at end of fiscal year.

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only retirees receiving payment from DoD.

Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.

TERA nondisabled and TERA Reserve Retired numbers and payments are included in appropriate categories.

Amounts do not include increased Concurrent Receipt benefits as part of NDAA 2005.

The liability calculated in this valuation, however, reflects the increased benefits.

# Retired Military Valuation Data as of End FY2004

All DOD

Age	-----			Strength	-----			Average Annual Net Retired Pay							-----	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret		
16	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
17	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
18	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
19	0	0	14	0	14	0	0	\$0	\$0	\$7,350	\$0	\$7,350	\$0	\$0		
20	0	0	62	0	62	0	0	\$0	\$0	\$6,471	\$0	\$6,471	\$0	\$0		
21	0	5	109	0	114	0	0	\$0	\$4,582	\$6,601	\$0	\$6,512	\$0	\$0		
22	0	12	222	0	234	0	0	\$0	\$6,047	\$5,957	\$0	\$5,961	\$0	\$0		
23	0	16	300	0	316	0	0	\$0	\$4,090	\$5,955	\$0	\$5,860	\$0	\$0		
24	0	30	354	0	384	0	0	\$0	\$3,334	\$6,101	\$0	\$5,885	\$0	\$0		
25	0	53	297	0	350	0	0	\$0	\$2,978	\$6,152	\$0	\$5,671	\$0	\$0		
26	0	83	284	0	367	0	0	\$0	\$3,583	\$6,189	\$0	\$5,600	\$0	\$0		
27	0	109	270	0	379	0	0	\$0	\$2,748	\$6,533	\$0	\$5,444	\$0	\$0		
28	0	124	267	0	391	0	0	\$0	\$3,046	\$6,971	\$0	\$5,726	\$0	\$0		
29	0	137	216	0	353	0	0	\$0	\$3,298	\$6,447	\$0	\$5,225	\$0	\$0		
30	0	216	241	0	457	0	0	\$0	\$3,355	\$7,010	\$0	\$5,283	\$0	\$0		
31	0	247	190	0	437	0	0	\$0	\$3,527	\$7,145	\$0	\$5,100	\$0	\$0		
32	0	289	200	0	489	0	0	\$0	\$3,206	\$6,947	\$0	\$4,736	\$0	\$0		
33	0	324	186	0	510	0	0	\$0	\$3,518	\$7,644	\$0	\$5,022	\$0	\$0		
34	0	431	186	0	617	0	0	\$0	\$3,806	\$8,438	\$0	\$5,202	\$0	\$0		
35	0	425	174	0	599	0	0	\$0	\$3,763	\$8,988	\$0	\$5,281	\$0	\$0		
36	11	467	163	0	641	2	0	\$12,597	\$3,866	\$9,034	\$0	\$5,330	\$4,458	\$0		
37	28	493	166	0	687	17	0	\$9,316	\$3,962	\$9,409	\$0	\$5,497	\$6,325	\$0		
38	1,015	604	140	0	1,759	37	0	\$15,637	\$4,124	\$9,164	\$0	\$11,168	\$6,044	\$0		
39	4,757	760	118	0	5,635	162	0	\$14,614	\$4,633	\$9,384	\$0	\$13,159	\$7,638	\$0		
40	9,990	872	131	0	10,993	403	0	\$14,087	\$5,232	\$10,206	\$0	\$13,338	\$8,314	\$0		
41	15,346	1,005	110	0	16,461	888	0	\$13,793	\$5,476	\$11,519	\$0	\$13,270	\$8,651	\$0		
42	20,968	1,132	133	0	22,233	1,777	0	\$14,308	\$5,821	\$11,947	\$0	\$13,862	\$9,251	\$0		
43	26,471	1,244	115	0	27,830	3,152	0	\$14,952	\$6,221	\$13,499	\$0	\$14,556	\$9,633	\$0		
44	31,192	1,327	104	0	32,623	4,439	0	\$15,464	\$6,263	\$14,921	\$0	\$15,088	\$10,133	\$0		
45	33,974	1,387	97	0	35,458	5,316	0	\$15,981	\$6,816	\$13,781	\$0	\$15,617	\$10,888	\$0		
46	35,890	1,426	58	0	37,374	5,972	0	\$16,420	\$7,091	\$14,304	\$0	\$16,060	\$11,836	\$0		
47	37,535	1,598	51	0	39,184	6,251	0	\$16,970	\$7,627	\$17,305	\$0	\$16,589	\$12,740	\$0		
48	37,984	1,646	47	0	39,677	5,765	0	\$17,521	\$8,242	\$17,214	\$0	\$17,136	\$13,702	\$0		
49	38,966	1,778	45	0	40,789	4,863	0	\$18,265	\$8,324	\$21,573	\$0	\$17,835	\$14,646	\$0		
50	39,837	1,904	35	0	41,776	3,967	0	\$18,831	\$8,745	\$18,886	\$0	\$18,371	\$15,688	\$0		
51	40,097	2,029	47	0	42,173	3,059	0	\$19,476	\$9,382	\$21,459	\$0	\$18,993	\$16,499	\$0		
52	40,832	2,161	32	0	43,025	2,260	0	\$19,997	\$9,519	\$22,103	\$0	\$19,473	\$16,862	\$0		
53	38,838	2,105	39	0	40,982	1,745	0	\$20,614	\$9,697	\$23,568	\$0	\$20,057	\$16,524	\$0		
54	38,480	2,310	17	0	40,807	1,229	0	\$21,393	\$10,057	\$22,396	\$0	\$20,752	\$15,937	\$0		
55	40,132	2,575	22	0	42,729	955	0	\$21,904	\$10,032	\$31,308	\$0	\$21,193	\$15,944	\$0		
56	41,697	2,819	26	0	44,542	756	0	\$22,358	\$10,265	\$26,527	\$0	\$21,595	\$16,256	\$0		
57	43,212	3,088	20	0	46,320	651	0	\$23,041	\$10,560	\$20,255	\$0	\$22,208	\$16,107	\$0		
58	44,157	2,952	15	0	47,124	542	0	\$23,757	\$11,705	\$28,556	\$0	\$23,003	\$16,864	\$0		
59	31,121	2,112	12	0	33,245	303	0	\$23,890	\$12,144	\$17,105	\$0	\$23,141	\$17,077	\$0		
60	32,308	2,040	7	7,114	41,469	218	109	\$23,906	\$13,002	\$21,005	\$12,336	\$21,385	\$16,825	\$6,760		
61	34,826	1,944	5	17,695	54,470	195	242	\$23,589	\$13,473	\$21,583	\$11,807	\$19,400	\$17,350	\$6,907		
62	37,064	1,921	3	17,449	56,437	144	217	\$23,052	\$14,173	\$10,848	\$11,625	\$19,216	\$19,009	\$6,633		
63	34,278	1,644	3	14,350	50,275	94	193	\$22,583	\$13,945	\$28,892	\$11,186	\$19,048	\$18,670	\$5,767		
64	33,982	1,544	1	12,742	48,269	55	153	\$22,674	\$15,031	\$17,700	\$11,155	\$19,389	\$17,898	\$6,768		
65	34,132	1,326	0	12,483	47,941	33	159	\$22,645	\$15,540	\$0	\$10,925	\$19,397	\$20,459	\$6,159		
66	35,448	1,405	0	12,549	49,402	40	196	\$22,351	\$15,594	\$0	\$10,660	\$19,189	\$19,174	\$6,413		
67	37,204	1,379	0	12,505	51,088	26	196	\$22,198	\$15,892	\$0	\$10,340	\$19,125	\$21,716	\$5,674		
68	36,943	1,324	0	11,971	50,238	15	153	\$22,192	\$16,112	\$0	\$10,414	\$19,226	\$20,780	\$4,939		
69	36,825	1,311	0	11,565	49,701	9	168	\$22,251	\$16,018	\$0	\$10,319	\$19,310	\$26,136	\$5,541		
70	35,867	1,411	0	10,976	48,254	7	105	\$22,876	\$15,851	\$0	\$10,691	\$19,899	\$27,305	\$5,609		

# Retired Military Valuation Data as of End FY2004

All DOD

Age	-----			Strength	-----			-----			Average Annual Net Retired Pay					-----	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret			
71	33,783	1,449	0	9,563	44,795	8	84	\$23,221	\$15,671	\$0	\$11,163	\$20,402	\$31,323	\$5,337			
72	34,056	1,678	0	9,751	45,485	8	24	\$23,508	\$15,854	\$0	\$11,021	\$20,549	\$33,374	\$6,758			
73	32,994	1,907	0	10,090	44,991	7	10	\$23,679	\$15,928	\$0	\$10,751	\$20,451	\$32,568	\$11,003			
74	34,335	2,030	0	10,267	46,632	2	2	\$23,517	\$15,662	\$0	\$10,752	\$20,365	\$24,750	\$11,982			
75	31,516	2,007	0	9,061	42,584	2	5	\$23,582	\$16,356	\$0	\$10,964	\$20,556	\$26,592	\$12,809			
76	25,638	1,740	0	7,773	35,151	1	4	\$23,922	\$17,085	\$0	\$11,045	\$20,736	\$28,560	\$14,736			
77	20,364	1,367	0	5,667	27,398	1	2	\$23,459	\$17,412	\$0	\$11,384	\$20,660	\$20,808	\$10,020			
78	15,980	1,098	0	5,194	22,272	2	1	\$23,893	\$19,073	\$0	\$11,363	\$20,733	\$43,008	\$20,016			
79	14,759	1,003	0	5,565	21,327	1	0	\$25,290	\$20,163	\$0	\$11,491	\$21,448	\$12,636	\$0			
80	14,768	1,131	0	6,462	22,361	0	0	\$26,597	\$21,188	\$0	\$11,653	\$22,005	\$0	\$0			
81	13,770	1,245	0	6,329	21,344	0	0	\$27,406	\$23,000	\$0	\$11,556	\$22,449	\$0	\$0			
82	12,829	1,357	0	6,421	20,607	0	0	\$28,200	\$23,467	\$0	\$11,606	\$22,718	\$0	\$0			
83	13,041	1,502	0	6,647	21,190	0	1	\$29,200	\$23,899	\$0	\$11,807	\$23,369	\$0	\$8,364			
84	11,402	1,553	0	6,197	19,152	0	0	\$29,762	\$24,969	\$0	\$12,549	\$23,803	\$0	\$0			
85	10,202	1,409	0	5,376	16,987	0	0	\$29,435	\$25,974	\$0	\$13,278	\$24,035	\$0	\$0			
86	8,008	1,237	0	4,695	13,940	0	0	\$30,018	\$26,092	\$0	\$13,833	\$24,218	\$0	\$0			
87	6,035	999	0	3,817	10,851	0	0	\$29,889	\$26,944	\$0	\$13,979	\$24,021	\$0	\$0			
88	4,402	729	0	2,790	7,921	0	0	\$30,034	\$26,643	\$0	\$14,491	\$24,247	\$0	\$0			
89	3,215	556	0	2,109	5,880	0	0	\$30,235	\$26,934	\$0	\$15,127	\$24,504	\$0	\$0			
90	2,172	380	0	1,625	4,177	0	0	\$29,983	\$28,000	\$0	\$16,090	\$24,397	\$0	\$0			
91	1,471	277	0	1,066	2,814	0	1	\$29,488	\$26,069	\$0	\$16,206	\$24,120	\$0	\$15,024			
92	903	180	0	807	1,890	0	0	\$30,489	\$27,005	\$0	\$16,015	\$23,977	\$0	\$0			
93	649	105	0	553	1,307	0	0	\$29,897	\$26,051	\$0	\$15,976	\$23,698	\$0	\$0			
94	423	98	0	452	973	0	0	\$32,241	\$29,028	\$0	\$15,374	\$24,082	\$0	\$0			
95	311	61	0	293	665	0	0	\$29,074	\$23,263	\$0	\$14,854	\$22,276	\$0	\$0			
96	197	40	0	212	449	0	0	\$31,297	\$23,840	\$0	\$14,276	\$22,596	\$0	\$0			
97	167	28	0	138	333	0	0	\$30,837	\$21,999	\$0	\$13,764	\$23,019	\$0	\$0			
98	69	17	0	73	159	0	0	\$30,532	\$32,339	\$0	\$13,638	\$22,969	\$0	\$0			
99	49	9	0	43	101	0	0	\$22,742	\$24,579	\$0	\$13,365	\$18,914	\$0	\$0			
100	31	1	0	19	51	0	0	\$33,502	\$8,292	\$0	\$19,125	\$27,652	\$0	\$0			
101	17	4	0	17	38	0	0	\$30,454	\$27,921	\$0	\$13,475	\$22,592	\$0	\$0			
102	11	2	0	7	20	0	0	\$30,893	\$11,118	\$0	\$10,126	\$21,647	\$0	\$0			
103	4	2	0	3	9	0	0	\$23,877	\$38,100	\$0	\$9,992	\$22,409	\$0	\$0			
104	4	1	0	2	7	0	0	\$46,542	\$3,696	\$0	\$14,766	\$31,342	\$0	\$0			
105	3	0	0	1	4	0	0	\$18,796	\$0	\$0	\$1,920	\$14,577	\$0	\$0			
106	1	0	0	1	2	0	0	\$18,924	\$0	\$0	\$6,300	\$12,612	\$0	\$0			
107	0	1	0	0	1	0	0	\$0	\$4,680	\$0	\$0	\$4,680	\$0	\$0			
108	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
109	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
110	2	0	0	0	2	0	0	\$28,446	\$0	\$0	\$0	\$28,446	\$0	\$0			
Total	1,428,988	86,747	5,334	270,485	1,791,554	55,379	2,025	\$21,650	\$13,541	\$9,022	\$11,438	\$19,678	\$13,193	\$6,198			
60+	736,458	44,452	19	270,485	1,051,414	868	2,025	\$23,904	\$18,352	\$20,625	\$11,438	\$20,462	\$18,743	\$6,198			
62+	669,324	40,468	7	245,676	955,475	455	1,674	\$23,920	\$18,856	\$19,560	\$11,385	\$20,483	\$20,259	\$6,059			
65+	564,000	35,359	0	201,135	800,494	162	1,111	\$24,134	\$19,506	\$0	\$11,393	\$20,728	\$23,093	\$5,900			

Note: Age is retiree's current age nearest birthday at end of fiscal year.

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only retirees receiving payment from DoD.

Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.

TERA nondisabled and TERA Reserve Retired numbers and payments are included in appropriate categories.

Amounts do not include increased Concurrent Receipt benefits as part of NDAA 2005.

The liability calculated in this valuation, however, reflects the increased benefits.

# DoD Survivor Valuation Data as of End FY2004

C - 20

Age	Strength						Average Annual Net Survivor Pay					
	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
0	188	0	0	0	0	188	\$3,929	\$0	\$0	\$0	\$0	\$3,929
1	47	0	0	0	0	47	\$4,319	\$0	\$0	\$0	\$0	\$4,319
2	36	0	0	0	0	36	\$5,267	\$0	\$0	\$0	\$0	\$5,267
3	64	0	0	0	0	64	\$5,073	\$0	\$0	\$0	\$0	\$5,073
4	47	5	0	0	0	52	\$6,353	\$2,042	\$0	\$0	\$0	\$5,939
5	76	6	0	0	0	82	\$4,654	\$4,012	\$0	\$0	\$0	\$4,607
6	87	3	0	0	0	90	\$5,924	\$5,012	\$0	\$0	\$0	\$5,894
7	74	3	0	0	0	77	\$6,175	\$366	\$0	\$0	\$0	\$5,949
8	73	1	0	0	0	74	\$5,985	\$3,132	\$0	\$0	\$0	\$5,946
9	90	2	0	0	0	92	\$6,348	\$2,404	\$0	\$0	\$0	\$6,262
10	111	10	0	0	0	121	\$6,004	\$3,227	\$0	\$0	\$0	\$5,775
11	109	7	0	0	0	116	\$6,660	\$2,633	\$0	\$0	\$0	\$6,417
12	98	9	0	0	0	107	\$7,751	\$2,049	\$0	\$0	\$0	\$7,272
13	93	8	0	0	0	101	\$6,700	\$2,136	\$0	\$0	\$0	\$6,339
14	132	11	0	0	0	143	\$7,325	\$3,034	\$0	\$0	\$0	\$6,995
15	125	11	0	0	0	136	\$7,816	\$4,302	\$0	\$0	\$0	\$7,532
16	118	9	0	0	0	127	\$8,123	\$4,198	\$0	\$0	\$0	\$7,845
17	149	4	0	13	0	166	\$8,295	\$2,205	\$0	\$3,474	\$0	\$7,771
18	122	10	0	12	0	144	\$8,678	\$3,736	\$0	\$4,946	\$0	\$8,024
19	92	10	0	6	0	108	\$9,809	\$3,320	\$0	\$5,154	\$0	\$8,950
20	101	7	0	12	0	120	\$10,304	\$2,494	\$0	\$4,329	\$0	\$9,251
21	100	6	0	12	0	118	\$10,647	\$4,020	\$0	\$4,524	\$0	\$9,688
22	27	9	0	9	0	45	\$8,430	\$4,051	\$0	\$6,365	\$0	\$7,141
23	52	6	1	12	0	71	\$10,473	\$3,064	\$6,634	\$6,067	\$0	\$9,048
24	35	11	0	8	0	54	\$8,118	\$4,845	\$0	\$6,252	\$0	\$7,175
25	37	3	0	18	0	58	\$8,221	\$4,802	\$0	\$6,485	\$0	\$7,505
26	38	8	0	17	0	63	\$8,956	\$3,506	\$0	\$5,541	\$0	\$7,342
27	37	5	0	19	0	61	\$9,284	\$4,882	\$0	\$5,897	\$0	\$7,868
28	44	5	0	31	1	81	\$9,034	\$2,992	\$0	\$4,208	\$1,321	\$6,719
29	46	2	0	32	0	80	\$8,639	\$2,460	\$0	\$5,022	\$0	\$7,038
30	38	6	0	28	0	72	\$7,669	\$6,304	\$0	\$5,321	\$0	\$6,642
31	37	7	0	20	0	64	\$8,999	\$5,925	\$0	\$4,320	\$0	\$7,200
32	64	2	0	13	1	80	\$9,164	\$6,828	\$0	\$4,389	\$1,560	\$8,235
33	42	7	0	26	3	78	\$8,962	\$3,245	\$0	\$7,076	\$4,120	\$7,634
34	73	8	0	34	3	118	\$10,522	\$5,094	\$0	\$4,887	\$2,017	\$8,314
35	60	10	0	23	4	97	\$7,825	\$3,446	\$0	\$6,120	\$1,343	\$6,702
36	66	7	0	41	10	124	\$8,547	\$6,634	\$0	\$5,674	\$2,464	\$6,998
37	105	8	0	32	16	161	\$9,715	\$3,389	\$0	\$5,076	\$1,817	\$7,694
38	100	24	0	30	20	174	\$9,581	\$6,456	\$0	\$6,052	\$2,572	\$7,736
39	123	19	0	39	17	198	\$9,089	\$4,661	\$0	\$5,244	\$3,086	\$7,391
40	163	24	0	24	15	226	\$9,150	\$6,342	\$0	\$6,621	\$2,569	\$8,146
41	139	23	0	40	9	211	\$9,135	\$4,342	\$0	\$7,574	\$4,088	\$8,101
42	166	49	0	25	14	254	\$8,286	\$5,589	\$0	\$9,203	\$1,964	\$7,508
43	264	37	0	26	20	347	\$9,729	\$4,913	\$0	\$8,427	\$4,383	\$8,810
44	301	46	0	26	20	393	\$8,202	\$4,714	\$0	\$7,824	\$2,804	\$7,494
45	318	65	0	20	11	414	\$8,667	\$4,166	\$0	\$9,916	\$3,257	\$7,877
46	393	68	0	27	29	517	\$8,934	\$4,760	\$0	\$9,305	\$5,324	\$8,202
47	417	87	0	31	22	557	\$8,836	\$5,265	\$0	\$7,626	\$2,693	\$7,969
48	512	111	0	27	24	674	\$8,981	\$5,000	\$0	\$8,712	\$3,592	\$8,123
49	569	166	0	23	12	770	\$9,613	\$5,261	\$0	\$8,529	\$3,018	\$8,539
50	645	145	0	23	15	828	\$9,335	\$5,467	\$0	\$10,379	\$4,119	\$8,592
51	759	192	0	35	23	1,009	\$9,071	\$5,332	\$0	\$9,655	\$3,663	\$8,257
52	789	212	0	31	7	1,039	\$9,067	\$5,186	\$0	\$8,795	\$3,473	\$8,230
53	892	274	0	33	11	1,210	\$9,320	\$5,466	\$0	\$7,740	\$4,743	\$8,363
54	1,049	324	1	36	4	1,414	\$9,752	\$5,129	\$6,634	\$9,252	\$3,152	\$8,659
55	1,218	378	1	32	10	1,639	\$9,366	\$5,238	\$5,807	\$9,529	\$3,227	\$8,378
56	1,409	501	0	30	10	1,950	\$9,556	\$5,431	\$0	\$9,249	\$2,129	\$8,453
57	1,750	602	1	45	9	2,407	\$9,679	\$5,460	\$1,786	\$11,561	\$3,409	\$8,632
58	1,589	536	3	36	15	2,179	\$10,072	\$5,693	\$5,803	\$7,802	\$2,870	\$8,902
59	1,749	608	1	33	5	2,396	\$9,898	\$5,718	\$6,634	\$9,362	\$1,615	\$8,811

# DoD Survivor Valuation Data as of End FY2004

Age	Strength			Average Annual Net Survivor Pay		
	SBP	RCSBP	Minimum Death on Income Active Duty	RSFPP	Total	Total
60	2,145	695	1	37	10	2,888
61	2,621	884	0	61	11	3,577
62	2,767	896	0	46	14	3,723
63	3,037	1,009	0	54	21	4,121
64	3,296	1,096	1	54	34	4,481
65	3,799	1,160	5	59	36	5,059
66	4,322	1,313	1	58	41	5,735
67	4,620	1,388	4	88	91	6,191
68	5,117	1,518	7	92	116	6,850
69	5,646	1,710	4	114	153	7,627
70	5,733	1,746	4	121	204	7,808
71	6,062	1,785	3	130	279	8,259
72	6,388	2,092	4	122	316	8,922
73	6,532	2,050	3	130	364	9,079
74	6,780	2,165	3	134	407	9,489
75	6,832	2,212	8	131	467	9,650
76	7,026	2,470	11	151	489	10,147
77	7,443	2,640	8	189	568	10,848
78	7,913	2,855	12	208	591	11,579
79	8,370	3,016	5	211	715	12,317
80	8,748	3,301	11	200	763	13,023
81	8,547	3,402	14	179	827	12,969
82	8,317	3,469	15	172	812	12,785
83	7,571	3,424	10	124	816	11,945
84	6,753	3,014	23	117	739	10,646
85	4,818	2,372	7	93	560	7,850
86	4,370	2,165	18	55	472	7,080
87	3,454	1,674	17	62	402	5,609
88	2,726	1,421	10	48	355	4,560
89	2,266	1,135	9	43	325	3,778
90	1,747	892	9	30	264	2,942
91	1,398	720	17	50	225	2,410
92	1,043	505	7	25	178	1,758
93	784	411	10	24	148	1,377
94	549	304	8	18	129	1,008
95	402	241	10	28	112	793
96	294	143	7	31	70	545
97	189	104	3	18	64	378
98	118	71	4	5	36	234
99	64	42	2	9	19	136
100	40	24	0	7	7	78
101	39	6	0	6	14	65
102	17	15	2	7	8	49
103	9	2	0	6	3	20
104	5	2	2	6	4	19
105	0	1	2	0	1	4
106	1	0	0	1	1	3
107	0	0	0	3	0	3
108	0	0	2	1	0	3
109	1	0	1	1	0	3
Total	188,966	68,277	312	4,649	12,641	274,845
60+	170,719	63,560	304	3,559	12,281	250,423
62+	165,953	61,981	303	3,461	12,260	243,958
65+	156,853	58,980	302	3,307	12,191	231,633

Note: Age is survivor's current age nearest birthday at end of fiscal year.

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only survivors receiving payment from DoD.

Survivors receiving payment under SBP and RSFPP are counted twice

Two-life survivors are given by the age of the adult survivor.

Children of the same deceased member receiving separate benefit payments are counted individually.

Amounts do not include increased survivor benefits as part of NDAA 2005.

The liability calculated in this valuation, however, reflects the increased benefits.





## APPENDIX D

### ECONOMIC ASSUMPTIONS

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## ECONOMIC ASSUMPTIONS

In August, 2004, the DoD Retirement Board of Actuaries adopted the following economic assumptions for use in the valuation as of September 30, 2004: the rate of inflation (CPI) is assumed to be 3.0 percent per year; the investment return is 6.25 percent per year; and the basic pay scale increases are 3.75 percent per year. As background for determining the economic assumptions, the Board receives a number of presentations by economists and actuaries and is provided with extensive historical data on inflation, interest rates, and wage growth.

### Inflation

The CPI-W, one of the consumer price indexes published by the Bureau of Labor Statistics, was emphasized as an inflation measure since it is used in calculating military retired pay cost-of-living increases. Table D-1 shows the average annual CPI-W changes over various periods of time since 1930. Different periods experienced different rates of change. The average annual CPI change during successive 30-year periods since World War II has risen from 3.79 percent for the period ending in 1975 to 5.30 percent for the period ending in 1995. This reflects the high inflation during the 1970s.

The DoD assumption for CPI is consistent with what is used in other parts of the government. The Civil Service Retirement System assumes a 3.25 percent CPI increase in its Congressional reports. The Trustees of the Social Security Administration in their 2004 Annual Report made projections under three alternative sets of assumptions. Their intermediate assumption for CPI was 2.8 percent. The Board has noted that the effect of the CPI on long-range cost projections is relatively minor in a system where retirement benefits are fully indexed and expressed as a percentage of payroll.

### Interest Rate

The Board analyzes Tables D-2 & D-3 when setting the interest assumption. The Board focuses on real interest rates. To simplify discussion, the real interest rate is defined as the difference between the nominal interest rate and the CPI. Other things being equal, a lower element of risk in an investment will give a lower real interest rate. Because the Military Retirement Fund must be invested in obligations of the U.S. Government, a highly secure investment, the real interest rates are expected to be relatively low.

The Board examines past real interest rates that would have been earned by the types of public debt securities in which the military retirement level is invested. The Board members recognize the importance of selecting a real interest rate that would prevail on the average over a long period of time and that would not unduly weight recent experience or expected results during the near-term future.

Table D-2 depicts the average real yield rates on new purchases of the Fund. Because the Fund was established in 1984, the DoD Office of the Actuary compiled a Composite Series to simulate what new purchases would have yielded in the past. Particular emphasis is given to the rates since 1950.

Table D-3 shows the average real Military Retirement Fund effective yield. The effective yield calculation uses a “Dollar-Weighted Yield.” “Dollar-Weighted Yields” are computed by taking the investment income over the average amount of principal invested throughout the year. This table is new to the 2004 report. Since the Fund’s inception, the average annual real yield is 5.94 percent.

After analyzing past trends of government trust fund earnings, 3.25 percent was adopted as the rate of real interest. Since 3.0 percent had been adopted as the inflation rate, the nominal rate of interest is 6.25 percent.

It is relevant to note the real interest rates being assumed by the other two major public benefit systems. The Trustees of the Social Security Administration used an intermediate ultimate real interest rate assumption of 3.0 percent in its 2004 report. The Board of Actuaries of the Civil Service Retirement System used a 3.0 percent real interest rate assumption in its 2004 valuation.

### Wage Growth

For the salary increase assumption, recent historical data is used as well as forecasts for the population at large. The Career Compensation Act of 1949 revamped the military compensation structure to provide an equitable pay and allowance system. Associated with this change was a large basic pay increase designed to establish rough comparability with the private sector. Additionally, the Army and Air Force Vitalization and Retirement Equalization Act of 1948 established for the first time a uniform voluntary retirement system authority among all branches of Service. The reserve retirement program was also established at this time. These two Acts provided the start of the modern-day compensation structure designed to attract and retain the number of Service members needed. In the analysis of basic pay scale increases, the Board looked at all data from this point forward.

Table D-4 displays real military basic pay increases over various periods of time during the post-World War II era. From the early 1950s to the early 1970s, the average annual real military pay increase was approximately 1.8 percent. From the early 1950s to the present, the increase has averaged approximately 1.0 percent a year. Since the Vietnam War, annual real pay increases have averaged only 0.6 percent. (There was negative real pay growth in the late 1970s and late 1980s.)

In making its recommendation for the real rate of the annual basic pay scale increase, the Board assumed that future general pay increases in the military would not deviate much from pay increases in the private sector. In this light, the Board adopted a real basic pay growth

assumption of 0.75 percent, leading to a nominal growth of 3.75 percent. The Board of Actuaries of the Civil Service Retirement System assumed 0.75 percent real wage growth for its 2004 valuation. The Social Security Trustees' 2004 report had an intermediate ultimate assumption for real wage growth of 1.1 percent.

TABLE D-1

## AVERAGE CONSUMER PRICE INDEX (CPI-W) INCREASES

FROM DECEMBER 31 OF:		1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003
TO DECEMBER 31 OF:																							
D-5	1935	-3.04																					
	1940	-1.34	0.38																				
	1945	0.81	2.79	5.25																			
	1950	2.22	4.03	5.91	6.57																		
	1955	2.06	3.37	4.39	3.96	1.43																	
	1960	2.07	3.12	3.82	3.35	1.77	2.12																
	1965	1.96	2.82	3.32	2.84	1.63	1.73	1.33															
	1970	2.28	3.07	3.52	3.18	2.35	2.65	2.92	4.54														
	1975	2.79	3.54	4.00	3.79	3.24	3.70	4.23	5.71	6.90													
	1980	3.41	4.16	4.64	4.55	4.22	4.79	5.46	6.88	8.07	9.24												
	1985	3.52	4.20	4.63	4.55	4.27	4.75	5.28	6.29	6.89	6.88	4.57											
	1990	3.56	4.18	4.57	4.49	4.24	4.64	5.07	5.83	6.16	5.92	4.29	4.02										
	1995	3.49	4.05	4.40	4.31	4.06	4.40	4.73	5.30	5.46	5.10	3.75	3.35	2.68									
	1996	3.49	4.04	4.38	4.29	4.05	4.37	4.69	5.24	5.37	5.01	3.72	3.34	2.78	3.29								
	1997	3.46	4.00	4.32	4.24	3.99	4.30	4.60	5.12	5.23	4.85	3.59	3.19	2.60	2.40	1.51							
	1998	3.43	3.96	4.28	4.18	3.94	4.24	4.52	5.01	5.09	4.70	3.48	3.06	2.47	2.11	1.53	1.55						
	1999	3.42	3.94	4.25	4.16	3.92	4.20	4.47	4.94	5.01	4.62	3.44	3.04	2.50	2.27	1.94	2.15	2.76					
	2000	3.42	3.93	4.24	4.14	3.90	4.18	4.44	4.90	4.96	4.57	3.44	3.06	2.59	2.50	2.30	2.56	3.08	3.40				
	2001	3.39	3.89	4.19	4.09	3.85	4.12	4.37	4.79	4.84	4.44	3.33	2.95	2.47	2.29	2.09	2.24	2.47	2.33	1.28			
	2002	3.38	3.87	4.16	4.06	3.82	4.08	4.32	4.73	4.76	4.37	3.29	2.92	2.46	2.30	2.14	2.27	2.45	2.34	1.82	2.37		
	2003	3.35	3.84	4.12	4.02	3.78	4.03	4.26	4.65	4.66	4.27	3.22	2.85	2.40	2.22	2.07	2.17	2.29	2.17	1.77	2.02	1.67	
	2004	3.35	3.83	4.11	4.01	3.78	4.02	4.24	4.61	4.63	4.24	3.23	2.88	2.47	2.35	2.24	2.34	2.47	2.42	2.17	2.48	2.53	3.40

All figures are average annual percentage increases.

Source of CPI-W indices: Bureau of Labor Statistics.

TABLE D-2

## AVERAGE REAL YIELD RATES ON NEW PURCHASES\*\*\*

FROM DECEMBER 31 OF:																						
	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003
TO DECEMBER 31 OF:																						
1935	6.51																					
1940	4.31	2.17																				
1945	1.72	-0.59	-3.28																			
1950	0.15	-1.88	-3.85	-4.41																		
1955	0.32	-1.17	-2.25	-1.73	1.02																	
1960	0.52	-0.64	-1.33	-0.67	1.25	1.48																
1965	0.82	-0.10	-0.55	0.15	1.71	2.06	2.64															
1970	0.88	0.10	-0.24	0.38	1.62	1.82	1.99	1.34														
1975	0.77	0.08	-0.22	0.30	1.27	1.34	1.29	0.62	-0.10													
1980	0.64	0.01	-0.25	0.19	0.97	0.96	0.83	0.24	-0.30	-0.51												
1985	1.25	0.74	0.58	1.08	1.89	2.03	2.14	2.02	2.25	3.44	7.54											
1990	1.55	1.12	1.01	1.50	2.27	2.44	2.60	2.60	2.92	3.94	6.24	4.95										
1995	1.68	1.29	1.21	1.67	2.37	2.54	2.69	2.70	2.97	3.75	5.21	4.06	3.19									
1996	1.70	1.32	1.24	1.70	2.38	2.55	2.70	2.71	2.97	3.72	5.08	3.97	3.17	3.07								
1997	1.74	1.37	1.30	1.75	2.43	2.60	2.75	2.77	3.04	3.76	5.05	4.03	3.38	3.88	4.70							
1998	1.76	1.39	1.33	1.77	2.44	2.61	2.76	2.77	3.03	3.73	4.93	3.95	3.32	3.55	3.79	2.90						
1999	1.78	1.42	1.35	1.80	2.45	2.61	2.76	2.78	3.03	3.69	4.83	3.87	3.28	3.40	3.51	2.93	2.96					
2000	1.79	1.44	1.38	1.81	2.46	2.62	2.76	2.77	3.02	3.65	4.72	3.79	3.22	3.26	3.30	2.84	2.81	2.66				
2001	1.79	1.44	1.38	1.81	2.44	2.60	2.74	2.75	2.98	3.58	4.58	3.67	3.10	3.02	3.01	2.59	2.49	2.26	1.86			
2002	1.78	1.43	1.37	1.79	2.41	2.56	2.69	2.69	2.91	3.47	4.40	3.49	2.89	2.68	2.61	2.20	2.03	1.72	1.25	0.65		
2003	1.77	1.43	1.37	1.78	2.39	2.53	2.65	2.66	2.86	3.39	4.26	3.37	2.77	2.51	2.43	2.05	1.88	1.62	1.27	0.98	1.31	
2004	1.74	1.41	1.35	1.75	2.34	2.48	2.59	2.58	2.77	3.27	4.08	3.19	2.56	2.22	2.11	1.75	1.56	1.28	0.94	0.63	0.62	-0.06

All figures are average annual percentages.

Source: Office of the Actuary, Office of Personnel Management; Office of the Actuary, Department of Defense

\*\*\* COMPOSITE SERIES: TREASURY LONG TERM SECURITIES WITH REMAINING MATURITIES OF 10 OR MORE YEARS FROM 1931 TO 1941;  
 AVERAGE OF TREASURY LONG TERM AND TREASURY 3-5 YEARS REMAINING MATURITY FROM 1941 TO 1961;  
 SPECIAL TREASURY CERTIFICATES (CSRS) FROM 1962 TO 1984;  
 MILITARY RETIREMENT SYSTEM TRUST FUND NEW INVESTMENTS BEGINNING WITH 1985

TABLE D-3

## AVERAGE REAL MILITARY RETIREMENT FUND EFFECTIVE YIELD \*\*\*

FROM PERIOD CORRESPONDING TO END OF FISCAL YEAR:																				
	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
TO END OF FISCAL YEAR:																				
1985	10.31																			
1986	10.68	11.05																		
1987	9.19	8.63	6.26																	
1988	8.35	7.71	6.07	5.88																
1989	7.74	7.11	5.82	5.60	5.32															
1990	7.04	6.39	5.26	4.92	4.45	3.59														
1991	7.01	6.47	5.58	5.40	5.25	5.21	6.86													
1992	6.93	6.46	5.71	5.60	5.53	5.61	6.63	6.41												
1993	6.87	6.45	5.81	5.74	5.71	5.80	6.56	6.40	6.40											
1994	6.76	6.38	5.80	5.74	5.72	5.79	6.35	6.19	6.08	5.75										
1995	6.69	6.34	5.83	5.77	5.75	5.83	6.28	6.14	6.05	5.87	5.99									
1996	6.56	6.23	5.76	5.70	5.68	5.73	6.09	5.94	5.82	5.63	5.56	5.14								
1997	6.59	6.28	5.86	5.82	5.81	5.87	6.21	6.10	6.04	5.95	6.01	6.02	6.91							
1998	6.60	6.32	5.93	5.90	5.90	5.97	6.27	6.18	6.15	6.10	6.18	6.25	6.81	6.71						
1999	6.50	6.24	5.87	5.84	5.84	5.89	6.15	6.06	6.01	5.95	5.98	5.98	6.27	5.95	5.19					
2000	6.37	6.12	5.77	5.74	5.72	5.76	5.98	5.88	5.82	5.73	5.73	5.68	5.82	5.46	4.83	4.48				
2001	6.39	6.15	5.83	5.80	5.79	5.83	6.04	5.95	5.90	5.84	5.86	5.83	5.97	5.74	5.42	5.54	6.60			
2002	6.29	6.06	5.76	5.72	5.71	5.74	5.92	5.84	5.78	5.71	5.71	5.67	5.76	5.53	5.23	5.25	5.64	4.68		
2003	6.16	5.93	5.64	5.60	5.58	5.60	5.76	5.66	5.60	5.52	5.49	5.43	5.47	5.23	4.94	4.88	5.01	4.23	3.78	
2004	5.94	5.72	5.43	5.38	5.35	5.35	5.48	5.37	5.29	5.19	5.13	5.04	5.02	4.76	4.44	4.29	4.24	3.46	2.86	1.95

All figures are average annual percentages.

Source: Office of the Actuary, Department of Defense

\*\*\* The effective yield calculation uses a "Dollar-Weighted Yield". "Dollar-Weighted Yields" are computed by taking the Investment Income over the average amount of principal invested throughout the year.

TABLE D-4

## AVERAGE REAL MILITARY PERSONNEL BASIC PAY INCREASES

FROM DECEMBER 31 OF:		1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003
TO DECEMBER 31 OF:																							
1935	N/A																						
1940	N/A	N/A																					
1945	N/A	N/A	N/A																				
1950	N/A	N/A	N/A	-2.21																			
1955	N/A	N/A	N/A	-0.48	1.28																		
1960	N/A	N/A	N/A	-0.49	0.39	-0.50																	
1965	N/A	N/A	N/A	0.58	1.52	1.65	3.84																
1970	N/A	N/A	N/A	0.97	1.79	1.96	3.21	2.58															
1975	N/A	N/A	N/A	1.31	2.03	2.22	3.14	2.80	3.02														
1980	N/A	N/A	N/A	0.79	1.30	1.31	1.76	1.08	0.34	-2.26													
1985	N/A	N/A	N/A	0.84	1.28	1.28	1.64	1.10	0.61	-0.57	1.16												
1990	N/A	N/A	N/A	0.67	1.04	1.01	1.26	0.75	0.30	-0.59	0.26	-0.64											
1995	N/A	N/A	N/A	0.64	0.96	0.92	1.13	0.68	0.31	-0.36	0.28	-0.16	0.33										
1996	N/A	N/A	N/A	0.62	0.93	0.89	1.09	0.65	0.28	-0.36	0.25	-0.17	0.23	-0.28									
1997	N/A	N/A	N/A	0.63	0.94	0.90	1.09	0.67	0.32	-0.28	0.31	-0.05	0.37	0.49	1.27								
1998	N/A	N/A	N/A	0.66	0.96	0.93	1.12	0.71	0.38	-0.18	0.40	0.11	0.58	1.00	1.65	2.02							
1999	N/A	N/A	N/A	0.68	0.98	0.95	1.14	0.75	0.44	-0.09	0.48	0.24	0.73	1.25	1.76	2.00	1.99						
2000	N/A	N/A	N/A	0.68	0.97	0.94	1.12	0.73	0.43	-0.08	0.47	0.25	0.69	1.05	1.39	1.43	1.14	0.29					
2001	N/A	N/A	N/A	0.72	1.02	0.99	1.17	0.80	0.52	0.05	0.61	0.43	0.92	1.42	1.77	1.89	1.85	1.78	3.28				
2002	N/A	N/A	N/A	0.74	1.03	1.00	1.18	0.83	0.56	0.11	0.66	0.51	0.99	1.46	1.75	1.85	1.81	1.75	2.48	1.69			
2003	N/A	N/A	N/A	0.76	1.05	1.02	1.20	0.86	0.60	0.18	0.71	0.59	1.06	1.53	1.79	1.87	1.85	1.81	2.32	1.84	2.00		
2004	N/A	N/A	N/A	0.75	1.03	1.00	1.18	0.84	0.59	0.17	0.69	0.56	0.99	1.37	1.58	1.62	1.55	1.47	1.76	1.26	1.04	0.10	

All figures are average annual percentage increases.

Excludes annual targeted increases which began January, 2000 and concluded January, 2004.

Source: House Armed Services Committee publication, [Title 37, United States Code \(Pay and Allowances of the Uniformed Services.\)](#)



APPENDIX E

NORMAL COST WEIGHTING FACTORS

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## NORMAL COST WEIGHTING FACTORS

There are three different retirement benefit formulas that apply to three populations within the military retirement system. (See Appendix A for a discussion of FINAL PAY, HI-3, and REDUX formulas.) A single normal cost percentage (NCP) for the entire population is obtained by weighting the NCP for each retirement group by its expected percentage of payroll in the relevant year.

In order to continue to budget for NCPs well in advance of the valuation date, the DoD Retirement Board of Actuaries decided to create a set of projected weighting factors. The relative stability of past experience indicates that this method gives reasonably accurate results.

Since the composite NCP developed at year-end is implemented each month during the next fiscal year, the weighting factors reflect mid-year experience. For example, when determining the percentage of the payroll during year  $t$  allocated to people who entered in year  $t-1$  or later, we interpolated between 6 percent and 14 percent to obtain 10 percent at mid-year. These mid-year interpolated percentages of payroll are shown in Table 5 of the main text.

Current rates were created using 1987 through 1991 data. Table E-1 displays the active duty basic payroll percentage distribution by completed years of service at the end of each of these fiscal years, as well as average distributions for the two periods, 1982-1987 and 1987-1991.

TABLE E-1

ACTIVE DUTY BASIC PAYROLL PERCENTAGE DISTRIBUTION  
BY COMPLETED YEARS OF SERVICE

Completed Years of Service	Percentage of Payroll on:					Average Percent 1982-1987	Average Percent 1987-1991
	9/30/87	9/30/88	9/30/89	9/30/90	9/30/91		
0	7%	7%	7%	6%	5%	8%	6%
1 or less	15	15	14	13	11	17	14
2 or less	24	23	22	21	19	25	22
3 or less	32	31	30	28	27	33	29
4 or less	37	36	35	34	32	39	35
5 or less	43	42	41	39	37	44	40
6 or less	47	46	45	44	42	49	45
7 or less	52	51	50	48	47	53	50
8 or less	56	55	54	53	51	57	54
9 or less	60	59	58	57	55	61	58
10 or less	64	63	62	60	59	64	62
11 or less	67	66	66	64	63	67	65
12 or less	70	70	69	68	66	72	69
13 or less	73	73	72	72	70	73	72
14 or less	76	76	75	75	74	76	75
15 or less	79	79	78	78	77	79	78
16 or less	82	82	82	81	81	82	81
17 or less	85	85	85	84	84	85	85
18 or less	88	88	88	88	87	88	88
19 or less	91	91	91	91	90	91	91
20 or less	93	93	93	93	93	93	93
21 or less	94	94	94	94	94	94	94
22 or less	96	96	96	96	95	95	96
23 or less	96	96	97	97	97	96	97
24 or less	97	97	97	98	98	97	97
25 or less	98	98	98	98	98	98	98
26 or less	99	99	99	99	99	99	99
27 or less	99	99	99	99	99	99	99
28 or less	99	99	99	99	99	99	99
29 or less	100	100	100	100	100	100	100
TOTAL FORCE	100	100	100	100	100	100	100



APPENDIX F

VALUATION PROGRAM PARAMETERS DESCRIPTION

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## VALUATION PROGRAM PARAMETERS

GORGO is the computer program used to compute the aggregate entry-age-normal cost percentage and the unfunded liability. In addition to being affected by the external rates, GORGO has a number of internal parameters which affect its results. These parameters are simply summaries of recent experience. Examples include the rates of election of the Survivor Benefit Plan and member-spouse age differences.

Public Law 108-136 requires additional breakouts of some parameters in order to calculate the DoD and Treasury normal cost components.

A description of the various valuation program parameters by population is given in Table F-1.

TABLE F-1

## DESCRIPTION OF THE MAJOR VALUATION PROGRAM PARAMETERS

**Economic Factors**

<u>Item</u>	<u>Description</u>
1) Salary Increase	A parameter for each of the next ten fiscal years specifies the annual percentage increase in basic pay for the active duty and reserve members. An 11th parameter specifies the percentage increase for all subsequent years.
2) CPI	A parameter for each of the next nine fiscal years specifies the annual inflation (Consumer Price Index - CPI) rate for that year. A tenth parameter specifies the inflation rate for all subsequent years.
3) Interest Rate	A parameter for each of the next nine fiscal years specifies the annual interest rate for that year. A tenth parameter specifies the interest rate for all subsequent years.

**Active Duty**

<u>Item</u>	<u>Description</u>
1) Member Election of Spouse or Spouse/Child SBP Coverage	This gives the percentage of members by age and officer/enlisted status who have elected spouse or spouse/child coverage under the Survivor Benefit Plan (SBP).

TABLE F-1 (continued)

<u>Item</u>	<u>Description</u>
2) Full Offsets	A member who is disabled may waive all or part of his or her retired pay to receive benefits from the Veterans Administration. Furthermore, a member who decides to convert his or her military service to receive a federal civilian retirement also waives his or her right to a military pension. These amounts are not included when computing normal costs or unfunded liabilities. The percent of retired pay of new retirees that is fully offset is given by officer/enlisted status and type of retirement (disability, nondisability).
3) Partial VA Offsets	It is possible to have part of DoD retired pay offset by VA compensation. The percent of retired pay of paid new retirees that is partially offset is the parameter. They are given by officer/enlisted and disability/nondisability status.
4) Disability Factor	When an active duty member is disabled and receives DoD disability retirement, his retired pay is based on a minimum (30%), a maximum (75%), and a disability rating. These are combined into one factor, expressed as a percentage of basic pay, and given by length of service and type of retirement (temporary disability/permanent disability).
5) Percent Active Duty Married	When a member dies from a Service-connected disability or on active duty, any surviving spouse is eligible for Dependency and Indemnity Compensation (DIC) from the Veterans Administration. In addition, if the member dies in the line of duty or after completing 20 years of service, the surviving spouse is eligible for a DIC supplement from DoD which would bring the total amount of the DIC up to 55% of the member's retired pay. The DIC supplement comes from the Military Retirement Fund. Thus, it is necessary to estimate the percent of active duty members who are married.



TABLE F-1 (continued)

<u>Item</u>	<u>Description</u>
6) Reduction Factors for SBP	Premium amounts, as a percent of retired pay, by age, officer/enlisted status, and active/reserve.
7) Rounding Assumptions for Partially Completed Years of Service	This parameter assumes a distribution for partially completed years of service and the effect those partial years have on retired pay.
8) REDUX bonus election proportion	Members hired after August 1, 1986 have the choice at 15 years of service of electing the Career Status Bonus (CSB) and retire under the REDUX benefit formula or default to the High -3 benefit formula. This parameter is the proportion of members who elect the CSB and REDUX.
9) Initial Pay of 16-year-old Active Duty Officer	This value is used to allocate some of the Selected Reserve retirement benefits to the active duty side, thus linking the radixes and pay of the active duty and part-time members.
10) Accumulated Value of Partial Pay And Disability Retirements in the First Year of Service	This amount is used to properly align the decrement rates with the assumption, in a normal cost run, of a new entrant cohort starting with zero years of service.

## **Reserve**

<u>Item</u>	<u>Description</u>
1) Blow-Up Factors for the Selected Reserve Transferring to Inactive Duty With 20 Good Years	Ratio of Individual Ready Reserve (IRR), Inactive National Guard (ING), and Standby Reserve to every Selected Reserve transferring to inactive duty with 20 good years. This is given by officer/Enlisted status, age, and years of active service.
2) Blow-Up Factors for Reserves Transferring to Retired Pay Status	Ratio of IRR, ING, Standby Reserve, and other Reserve to every known Reserve transferring to retired pay status. This is given by person and retired pay amount, by officer/enlisted status, and years of active service.

TABLE F-1 (continued)

<u>Item</u>	<u>Description</u>
3) Ratio of Net to Gross Retired Pay For Reserves	Self explanatory. This is given by officer/enlisted status, age, and years of active service.
4) Proportion of Points Based on Active Service	This amount is used to prorate that part of the normal cost that should be paid for as a part of the active duty normal cost. This is given by officer/enlisted status, and years of active service.
5) Mean Age of Reservists Age 63 And Older	This is needed because the transfer rates to retired pay status at age nearest birthday 63 or higher need not be one. It is given by officer/enlisted status.
6) Reserve New Entrants	Reserve new entrants per 100,000 active duty new entrants. This includes only the reservists who show up on the file for the first time with less than a full year of active duty.
7) Reserve Points Earned	<u>Selected Reserve:</u> Average annual points earned are given by officer/enlisted, age, and years of active service. <u>Non-Selected Reserve with 20 or more Good Years:</u> Average career total points are given by officer/enlisted, age, and years of active service.

## **Retiree**

<u>Item</u>	<u>Description</u>
1) Retired Pay Adjustment Factors	Retired pay of current retirees is adjusted for changes in VA compensation, SBP offsets, and other effects during the year. They are given by officer/enlisted, disability/nondisability, and whether or not the member has elected survivor coverage.

TABLE F-1 (continued)

## **Survivor**

<u>Item</u>	<u>Description</u>
1) Member-Survivor Age Difference	When a member dies, any survivor is assumed to be a certain number of years younger (or older) than the member. This is given separately for active vs. retired and by type of retirement (i.e., nondisability, temporary disability, permanent disability) and type of survivor.
2) SBP Base Assumption	Under the Survivor Benefit Plan the retiring serviceman may elect to use <i>less</i> than his full retired pay as a basis for computing a survivor annuity. Here the SBP base is expressed as a percentage of the net pay. This is given by age and officer/enlisted status.
3) RSFPP Benefit Assumption	For RSFPP, this gives the ratio of the survivor payment to the net amount of retired pay.
4) Reservists' Election of SBP	Proportion of reservists who have elected the Reserve Component Survivor Benefit Plan (RCSBP) by type of annuity, age, and officer/enlisted status.
5) Partial DIC Offsets	It is possible to have part of DoD survivor pay offset by DIC. The percent of survivor pay of paid new survivors that is partially offset is the parameter. They are given by the member's active/reserve status.
6) Full DIC Waivers for Survivors Eligible for DIC Supplement	In some cases the DIC amount itself is already 55% of retired pay, so that the surviving spouse of a member is not entitled to any DIC supplement from DoD. For this, we estimate the percentage of surviving spouses who receive no DoD compensation.

TABLE F-1 (continued)

<u>Item</u>	<u>Description</u>
7) Rates for Electing SBP Options	Given that a member elects SBP, there is still a choice of options: spouse, child, spouse and child, or insurable interest (some other designated beneficiary in the absence of a spouse or child). These are expressed as ratios to those electing any spouse coverage (including spouse/child), and are given by age and officer/enlisted status.
8) Rates for Election of RSFPP Options	Given that a member elected an RSFPP (Retired Servicemen's Family Protection Plan, now replaced by SBP for new retirees) option, there was a choice of options: spouse, child, or spouse and child. These are expressed as ratios to those electing any spouse coverage (including spouse/child), and are given by age and officer/enlisted status.
9) Survivor Pay Adjustment Factors	Survivor pay of current survivors is adjusted for changes in Dependency and Indemnity Compensation (DIC) and other effects during the year.

## APPENDIX G

### ACTIVE DUTY RATES

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## ACTIVE DUTY RATES

The active duty rates consist principally of decrement rates related to the probabilities of a member leaving a category of Military Service for a specific cause. In addition, they include a new entrant distribution, a set of reentrant ratios, and ratios for promotion and merit pay increases.

The active duty decrement rates are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other active duty losses). In addition, the active duty decrements include rates of transfer between officer and enlisted status. The death rates are given by age nearest birthday for officers and enlistees separately. The remaining decrement rates are given by completed years of active service for officers and enlistees separately. The formulas used to create the active duty rates are given on page G-3. The fiscal years on which various rates are based are given on page G-4. Because of the large number of cases available and the need to avoid smoothing through real discontinuities, the nondisability retirement and withdrawal rates were not graduated (smoothed). The remaining rates were broken into ranges where assumptions of continuity were reasonable. Except for a few of these ranges where means or ungraduated rates were used, the remaining rates were smoothed using Whittaker-Henderson graduations.

A reentrant is defined as someone who is on active duty at year end, who was not on active duty a year earlier, and who is not a new entrant. The reentrant ratios give for each cell the expected number of reentrants per year, per active member, in the cell. The cells are defined by length of service and by officer/enlisted. The reentrant ratios are based on fiscal years 1982-89 and 1997-99.

The new entrant distribution gives the percentages of new entrants to the Services by age and by officer/enlisted status. The new entrant distribution is based on new entrants to military service in fiscal years 1982-89 and 1997-99.

The promotion and merit increase scales (PAMS) give the expected annual percentage increase in pay regardless of whether or not there are across-the-board increases in the active duty pay scale. The PAMS do not include adjustments for inflation or productivity increases. The current PAMS are based on longitudinal data obtained during fiscal years 1982-89 and 1997-99. They are defined by length of service, by entry age, and by officer/enlisted status. The PAMS were created by first arraying the average pay for each entry along a dimension of increasing years of service. The PAMS were then computed by dividing the average pay at the next year of service by the average pay at the current year of service.

## ACTIVE DUTY RATE FORMULAS

WITHDRAWAL FROM ACTIVE DUTY (by completed years of service)

$$\frac{\text{Withdrawals during year}}{\text{Number at beginning of year}}$$

ACTIVE DEATH (by age nearest birthday)

$$\frac{\text{Deaths during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

NONDISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New retirees during year}}{\text{Number at beginning of year}}$$

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New temporary disabilities during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

PERMANENT DISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New permanent disabilities during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

TRANSFER (by completed years of service)

$$\frac{\text{Transfers to category during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

REENTRANT RATIOS (by completed years of service)

$$\frac{\text{Number reentering during year}}{\text{Number at beginning of year}}$$

PROMOTION AND MERIT SCALE (by entry age and completed years of service)

$$\frac{\text{Average basic pay at next year of service}}{\text{Average basic pay at current year of service}}$$

# SUMMARY OF YEARS ON WHICH RATES ARE BASED

## Fiscal Years on Which Rates Are Based

<u>RATE</u>	<u>1982-1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>
Death		X	X	X	X	X	X	X	X	X	
Nondisability Retirement	X								X	X	X
Temporary Disability Retirement	X								X	X	X
Permanent Disability Retirement	X								X	X	X
Withdrawal (other losses)	X								X	X	X
Reentrant Ratios	X								X	X	X
New Entrant Distribution	X								X	X	X
Transfer	X								X	X	X
Promotion and Merit Scales	X								X	X	X



## DEATH RATES FOR NONRETIRED MILITARY

(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.00031	0.00069	39	0.00039	0.00059
17	0.00034	0.00076	40	0.00039	0.00064
18	0.00036	0.00082	41	0.00040	0.00068
19	0.00038	0.00082	42	0.00040	0.00073
20	0.00040	0.00080	43	0.00042	0.00077
21	0.00042	0.00078	44	0.00045	0.00080
22	0.00043	0.00072	45	0.00050	0.00085
23	0.00051	0.00066	46	0.00055	0.00091
24	0.00057	0.00059	47	0.00060	0.00098
25	0.00061	0.00053	48	0.00066	0.00108
26	0.00063	0.00050	49	0.00071	0.00120
27	0.00063	0.00047	50	0.00078	0.00135
28	0.00061	0.00046	51	0.00084	0.00151
29	0.00059	0.00047	52	0.00090	0.00170
30	0.00056	0.00047	53	0.00096	0.00189
31	0.00052	0.00048	54	0.00102	0.00209
32	0.00049	0.00048	55	0.00113	0.00232
33	0.00046	0.00049	56	0.00126	0.00260
34	0.00044	0.00049	57	0.00143	0.00294
35	0.00043	0.00050	58	0.00163	0.00333
36	0.00041	0.00050	59	0.00184	0.00378
37	0.00041	0.00052	60	0.00208	0.00427
38	0.00040	0.00056			

Note: These death rates should not be compared to other published rates or used for other purposes without examining the exposure formula used in the derivation. These rates may appear lower.

# **NONDISABILITY, TEMPORARY DISABILITY & PERMANENT DISABILITY RETIREMENT RATES**

## **OFFICERS (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Non- disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
0	0.00000	0.00051	0.00012
1	0.00000	0.00087	0.00009
2	0.00000	0.00099	0.00011
3	0.00000	0.00115	0.00016
4	0.00000	0.00130	0.00017
5	0.00000	0.00129	0.00018
6	0.00000	0.00128	0.00033
7	0.00000	0.00126	0.00032
8	0.00000	0.00124	0.00032
9	0.00000	0.00121	0.00033
10	0.00000	0.00118	0.00032
11	0.00000	0.00115	0.00031
12	0.00000	0.00111	0.00031
13	0.00000	0.00107	0.00031
14	0.00000	0.00103	0.00033
15	0.00000	0.00098	0.00038
16	0.00000	0.00094	0.00046
17	0.00000	0.00089	0.00056
18	0.00000	0.00084	0.00065
19	0.24055	0.00275	0.00145
20	0.21309	0.00306	0.00186
21	0.16279	0.00226	0.00170
22	0.14225	0.00266	0.00161
23	0.14163	0.00313	0.00190
24	0.13776	0.00272	0.00182
25	0.17677	0.00319	0.00158
26	0.18520	0.00541	0.00261
27	0.21555	0.00462	0.00194
28	0.20353	0.00501	0.00339
29	0.47452	0.00795	0.00459
30	0.38848	0.01134	0.00630
31	0.29656	0.00848	0.00446
32	0.26316	0.00848	0.00446
33	0.26941	0.00848	0.00446
34	1.00000	0.00848	0.00446

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

# **NONDISABILITY, TEMPORARY DISABILITY & PERMANENT DISABILITY RETIREMENT RATES**

## **ENLISTED (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Non- disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
0	0.00000	0.00124	0.00008
1	0.00000	0.00184	0.00018
2	0.00000	0.00219	0.00025
3	0.00000	0.00262	0.00031
4	0.00000	0.00233	0.00038
5	0.00000	0.00236	0.00044
6	0.00000	0.00239	0.00051
7	0.00000	0.00240	0.00058
8	0.00000	0.00241	0.00064
9	0.00000	0.00242	0.00071
10	0.00000	0.00241	0.00078
11	0.00000	0.00240	0.00089
12	0.00000	0.00238	0.00090
13	0.00000	0.00234	0.00093
14	0.00000	0.00230	0.00090
15	0.00000	0.00225	0.00113
16	0.00000	0.00218	0.00127
17	0.00000	0.00211	0.00135
18	0.00000	0.00202	0.00141
19	0.41610	0.00737	0.00423
20	0.30413	0.00699	0.00486
21	0.26512	0.00548	0.00375
22	0.23263	0.00589	0.00381
23	0.26045	0.00507	0.00361
24	0.16114	0.00504	0.00328
25	0.29534	0.00578	0.00320
26	0.24573	0.00644	0.00357
27	0.25008	0.00730	0.00401
28	0.20681	0.00752	0.00562
29	0.73967	0.01515	0.00751
30	0.58234	0.02688	0.01132
31	0.42527	0.02243	0.00303
32	0.52915	0.02243	0.00303
33	0.36341	0.02243	0.00303
34	1.00000	0.02243	0.00303

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

**WITHDRAWAL, REENTRANT, AND NET LOSS RATES  
FOR ACTIVE DUTY PERSONNEL**

**OFFICERS (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.02174	0.11396	-0.09222
1	0.02292	0.02737	-0.00445
2	0.08449	0.02111	0.06338
3	0.11869	0.02417	0.09452
4	0.10029	0.01435	0.08594
5	0.09043	0.01306	0.07737
6	0.09615	0.01156	0.08459
7	0.08380	0.00997	0.07383
8	0.07228	0.00839	0.06389
9	0.05860	0.00694	0.05166
10	0.06714	0.00568	0.06146
11	0.05605	0.00469	0.05136
12	0.03763	0.00400	0.03363
13	0.02325	0.00366	0.01959
14	0.01663	0.00252	0.01411
15	0.01056	0.00221	0.00835
16	0.00783	0.00205	0.00578
17	0.00547	0.00193	0.00354
18	0.00242	0.00174	0.00068
19	0.00000	0.00139	-0.00139
20	0.00000	0.00151	-0.00151
21	0.00000	0.00157	-0.00157
22	0.00000	0.00161	-0.00161
23	0.00000	0.00164	-0.00164
24	0.00000	0.00169	-0.00169
25	0.00000	0.00180	-0.00180
26	0.00000	0.00199	-0.00199
27	0.00000	0.00231	-0.00231
28	0.00000	0.00278	-0.00278
29	0.00000	0.00344	-0.00344
30	0.00000	0.00658	-0.00658
31	0.00000	0.00455	-0.00455
32	0.00000	0.00779	-0.00779
33	0.00000	0.00737	-0.00737
34	0.00000	0.00000	0.00000

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service.  
The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

**WITHDRAWAL, REENTRANT, AND NET LOSS RATES  
FOR ACTIVE DUTY PERSONNEL**

**ENLISTED (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.10365	0.02826	0.07539
1	0.11686	0.00610	0.11076
2	0.23581	0.01688	0.21893
3	0.38351	0.03133	0.35218
4	0.14331	0.01289	0.13042
5	0.16240	0.01066	0.15174
6	0.12406	0.00886	0.11520
7	0.12101	0.00797	0.11304
8	0.09350	0.00682	0.08668
9	0.09044	0.00544	0.08500
10	0.05784	0.00412	0.05372
11	0.05054	0.00320	0.04734
12	0.04103	0.00246	0.03857
13	0.02841	0.00191	0.02650
14	0.02716	0.00155	0.02561
15	0.01682	0.00141	0.01541
16	0.01168	0.00115	0.01053
17	0.00825	0.00106	0.00719
18	0.00410	0.00116	0.00294
19	0.00000	0.00129	-0.00129
20	0.00000	0.00155	-0.00155
21	0.00000	0.00141	-0.00141
22	0.00000	0.00129	-0.00129
23	0.00000	0.00117	-0.00117
24	0.00000	0.00112	-0.00112
25	0.00000	0.00108	-0.00108
26	0.00000	0.00104	-0.00104
27	0.00000	0.00087	-0.00087
28	0.00000	0.00066	-0.00066
29	0.00000	0.00043	-0.00043
30	0.00000	0.00165	-0.00165
31	0.00000	0.00289	-0.00289
32	0.00000	0.00438	-0.00438
33	0.00000	0.00484	-0.00484
34	0.00000	0.00000	0.00000

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

# PERCENTAGE DISTRIBUTION OF NEW ENTRANTS

(Age Nearest Birthday)

Age	Officers	Enlisted	Total
16	0.00000	0.00000	0.00000
17	0.00000	0.00137	0.00137
18	0.00000	0.13096	0.13096
19	0.00000	0.26062	0.26062
20	0.00002	0.19630	0.19632
21	0.00025	0.11244	0.11268
22	0.01331	0.07001	0.08333
23	0.01974	0.04755	0.06729
24	0.01169	0.03352	0.04520
25	0.00581	0.02349	0.02930
26	0.00466	0.01621	0.02087
27	0.00363	0.01124	0.01487
28	0.00238	0.00823	0.01060
29	0.00174	0.00556	0.00731
30	0.00142	0.00379	0.00521
31	0.00107	0.00283	0.00390
32	0.00081	0.00210	0.00291
33	0.00063	0.00167	0.00230
34	0.00052	0.00132	0.00185
35	0.00043	0.00116	0.00159
36	0.00028	0.00031	0.00059
37	0.00018	0.00003	0.00021
38	0.00015	0.00000	0.00015
39	0.00012	0.00000	0.00012
40	0.00010	0.00000	0.00010
41	0.00007	0.00000	0.00007
42	0.00005	0.00000	0.00005
43	0.00004	0.00000	0.00004
44	0.00004	0.00000	0.00004
45	0.00002	0.00000	0.00002
46	0.00003	0.00000	0.00003
47	0.00001	0.00000	0.00001
48	0.00001	0.00000	0.00001
49	0.00002	0.00000	0.00002
50	0.00001	0.00000	0.00001
51	0.00001	0.00000	0.00001
52	0.00001	0.00000	0.00001
53	0.00001	0.00000	0.00001
54	0.00001	0.00000	0.00001
55	0.00001	0.00000	0.00001
	0.06928	0.93072	1.00000

## TRANSFER RATES (BY COMPLETED YEARS OF SERVICE)

<u>Service</u>	<u>Officer to Enlisted</u>	<u>Enlisted to Officer</u>
0	0.00065	0.00286
1	0.00015	0.00095
2	0.00007	0.00092
3	0.00021	0.00119
4	0.00021	0.00189
5	0.00013	0.00223
6	0.00021	0.00298
7	0.00020	0.00383
8	0.00020	0.00522
9	0.00019	0.00613
10	0.00019	0.00646
11	0.00066	0.00645
12	0.00101	0.00646
13	0.00084	0.00609
14	0.00133	0.00483
15	0.00163	0.00366
16	0.00184	0.00256
17	0.00088	0.00164
18	0.00021	0.00104
19	0.00011	0.00089
20	0.00009	0.00109
21	0.00004	0.00103
22	0.00002	0.00085
23	0.00000	0.00107
24	0.00000	0.00056
25	0.00000	0.00009
26	0.00000	0.00004
27	0.00000	0.00005
28	0.00000	0.00000
29	0.00000	0.00000
30	0.00000	0.00000
31	0.00000	0.00000
32	0.00000	0.00000
33	0.00000	0.00000
34	0.00000	0.00000

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

## OFFICER PROMOTION AND MERIT BASIC PAY INCREASE RATIOS

YOS	ENTRY AGE										
	16	17	18	19	20	21	22	23	24	25	26
1	1.02960	1.05402	1.03101	1.04157	1.07941	1.01919	1.01625	1.05109	1.08448	1.08162	1.04729
2	1.02690	1.04637	1.03921	0.96253	1.07706	1.12327	1.26483	1.26021	1.24336	1.21657	1.13472
3	1.02117	1.03853	1.05810	1.10337	1.13526	1.20643	1.16530	1.14780	1.13234	1.12195	1.08004
4	1.01271	1.03292	1.04215	1.01499	1.07032	1.08744	1.13641	1.12337	1.10275	1.08820	1.06205
5	1.00156	1.03089	1.02304	1.04543	1.04426	1.02712	1.02409	1.03070	1.03715	1.03834	1.03465
6	1.00104	1.03252	1.06923	1.04631	1.04164	1.04448	1.04725	1.04022	1.03563	1.04188	1.05260
7	1.01239	1.03610	1.01804	1.02035	1.01049	1.00866	1.00468	1.01488	1.02372	1.02641	1.02294
8	1.03376	1.03959	1.05509	1.05325	1.03895	1.03553	1.04640	1.03919	1.03457	1.03947	1.04019
9	1.04431	1.04188	1.02131	1.02069	1.01761	1.01299	1.00878	1.01516	1.01995	1.01980	1.01903
10	1.05373	1.04037	1.05744	1.04990	1.03920	1.03625	1.04790	1.04074	1.03550	1.03661	1.03424
11	1.05483	1.03819	1.02031	1.02442	1.02613	1.02161	1.03065	1.05037	1.05889	1.04654	1.02979
12	1.05111	1.05792	1.05988	1.05456	1.04991	1.04556	1.08616	1.07245	1.05870	1.05128	1.03940
13	1.03345	1.02374	1.02416	1.02779	1.02372	1.02202	1.00967	1.01616	1.01978	1.02113	1.01862
14	1.01414	1.03220	1.05623	1.05332	1.04446	1.03648	1.03251	1.02831	1.02537	1.02597	1.02662
15	0.98835	1.03073	1.02689	1.02532	1.02438	1.02244	1.01192	1.01411	1.01858	1.02067	1.02149
16	0.97823	1.04934	1.04090	1.03735	1.03648	1.03519	1.03890	1.03954	1.03747	1.03377	1.03240
17	0.98404	1.02860	1.02405	1.02705	1.02391	1.02290	1.02838	1.02859	1.02631	1.02723	1.02257
18	1.00231	1.03436	1.04702	1.04331	1.03992	1.03496	1.03341	1.02813	1.02451	1.02479	1.02680
19	1.01170	1.02442	1.02579	1.02490	1.02042	1.01519	1.00713	1.00965	1.01110	1.01347	1.01540
20	1.02120	1.04516	1.03805	1.03243	1.02990	1.03632	1.04084	1.03832	1.03979	1.04265	1.04393
21	1.03972	1.01899	1.02369	1.02204	1.02019	1.01878	1.03677	1.04340	1.04301	1.03939	1.03162
22	1.06072	1.03302	1.02792	1.02674	1.02748	1.03874	1.05864	1.05585	1.05161	1.04677	1.03327
23	1.08588	1.02794	1.01921	1.02099	1.02088	1.02238	1.03059	1.02862	1.02738	1.02920	1.02167
24	1.08557	1.03514	1.02855	1.02584	1.03168	1.02992	1.03065	1.02608	1.02410	1.02229	1.01778
25	1.07207	1.02870	1.01868	1.02308	1.02020	1.02252	1.01391	1.01980	1.02364	1.02097	1.01033
26	1.04994	1.02872	1.03364	1.03687	1.03140	1.03227	1.04749	1.03802	1.03200	1.02402	1.01959
27	1.04246	1.02535	1.02308	1.02209	1.01986	1.01423	1.01555	1.01319	1.00928	1.00968	1.00811
28	1.04335	1.02647	1.02372	1.02178	1.02048	1.01660	1.02287	1.02553	1.02777	1.02693	1.01963
29	1.04587	1.02518	1.02389	1.02299	1.01448	1.02385	1.01917	1.01828	1.01227	1.01300	1.00478
30	1.05079	1.04399	1.04815	1.05554	1.05287	1.04764	1.05196	1.05376	1.04634	1.04455	1.02469
31	1.05236	1.03639	1.05120	1.04182	1.01942	1.02587	1.06809	1.07360	1.04792	1.07708	1.01670
32	1.04893	1.03758	1.04063	1.01630	1.00985	1.01923	1.05506	1.04896	1.02991	1.05567	1.03508
33	1.04531	1.03821	1.02932	1.02172	1.00741	1.02828	1.03054	1.03483	1.03263	1.03472	1.02905
34	1.04517	1.03832	1.01549	1.01640	1.02913	0.96704	0.91974	0.93854	0.98681	0.99179	1.04032

THE NUMBER THAT APPEARS, FOR EXAMPLE, IN THE COLUMN MARKED "20" AND THE ROW MARKED "2" IS THE RATIO OF BASIC PAY AT TWO YEARS OF SERVICE TO BASIC PAY AT ONE YEAR OF SERVICE FOR A MEMBER WHO ENTERED AT AGE 20.



## ENLISTED PROMOTION AND MERIT BASIC PAY INCREASE RATIOS

YOS	ENTRY AGE										
	16	17	18	19	20	21	22	23	24	25	26
1	1.12947	1.13723	1.15470	1.13375	1.11247	1.10710	1.10277	1.09680	1.09255	1.09084	1.09443
2	1.08924	1.10940	1.11242	1.10787	1.10528	1.10542	1.10660	1.10775	1.10800	1.10801	1.10786
3	1.06307	1.10367	1.10085	1.09924	1.09771	1.09737	1.09544	1.09242	1.09094	1.09023	1.08723
4	1.05160	1.09973	1.08218	1.07113	1.06609	1.06544	1.06455	1.06438	1.06373	1.06342	1.06529
5	1.04312	1.03506	1.03300	1.04023	1.04194	1.04082	1.04076	1.04089	1.04254	1.04273	1.04513
6	1.05899	1.08634	1.07878	1.06817	1.06464	1.06507	1.06590	1.06545	1.06526	1.06535	1.06329
7	1.02519	1.02836	1.02934	1.03663	1.03864	1.03782	1.03719	1.03705	1.03562	1.03497	1.03542
8	1.03964	1.09170	1.07953	1.06968	1.06506	1.06480	1.06461	1.06410	1.06402	1.06474	1.05992
9	1.02333	1.02151	1.02202	1.02710	1.02934	1.02902	1.02819	1.02767	1.02791	1.02754	1.02735
10	1.01796	1.05429	1.05364	1.04960	1.04729	1.04628	1.04597	1.04608	1.04515	1.04513	1.04341
11	1.02025	1.02075	1.01908	1.02131	1.02285	1.02318	1.02247	1.02334	1.02277	1.02407	1.02359
12	1.02849	1.05004	1.04551	1.04080	1.03922	1.03834	1.03762	1.03685	1.03607	1.03582	1.03442
13	1.03370	1.01930	1.01988	1.02425	1.02531	1.02532	1.02483	1.02372	1.02347	1.02356	1.02193
14	1.03482	1.05602	1.05054	1.04481	1.04324	1.04023	1.03830	1.03623	1.03595	1.03431	1.03209
15	1.03514	1.01447	1.02056	1.02290	1.02307	1.02359	1.02255	1.02320	1.02243	1.02260	1.02244
16	1.04109	1.03723	1.03590	1.03394	1.03308	1.03122	1.03066	1.03028	1.02850	1.02801	1.02475
17	1.05096	1.01520	1.02045	1.02220	1.02238	1.02364	1.02264	1.02245	1.02203	1.02152	1.01954
18	1.05790	1.04411	1.04084	1.03793	1.03672	1.03370	1.03250	1.03177	1.02999	1.02863	1.02587
19	1.05879	1.01788	1.01848	1.01929	1.01865	1.01887	1.01942	1.02034	1.01983	1.02081	1.01888
20	1.05565	1.05714	1.06111	1.06305	1.06599	1.07011	1.07480	1.07427	1.07836	1.07919	1.08526
21	1.05344	1.04808	1.04113	1.04125	1.04053	1.03979	1.04264	1.04470	1.04311	1.04769	1.04568
22	1.05288	1.06812	1.06966	1.06435	1.06217	1.06116	1.06117	1.06024	1.06227	1.05608	1.05456
23	1.05139	1.02925	1.02959	1.03359	1.03569	1.03721	1.03710	1.03556	1.03635	1.03809	1.03105
24	1.04806	1.05519	1.05994	1.05924	1.06065	1.06277	1.05913	1.05797	1.05929	1.05739	1.05144
25	1.04398	1.02416	1.02584	1.03018	1.03079	1.02679	1.02642	1.02223	1.02450	1.02881	1.02584
26	1.03847	1.08932	1.08575	1.08419	1.08210	1.07636	1.07333	1.07398	1.06622	1.04952	1.04457
27	1.03268	1.01962	1.02170	1.02152	1.02044	1.02117	1.02364	1.02133	1.02352	1.02863	1.02012
28	1.02745	1.01489	1.02237	1.02305	1.02114	1.01949	1.02161	1.02117	1.01667	1.01546	1.02454
29	1.02125	1.01649	1.00877	1.00802	1.00923	1.01069	1.00947	1.00904	1.00607	1.00752	1.00419
30	1.01520	1.00341	1.01462	1.00888	1.00528	1.00932	1.00628	1.00164	1.00597	1.01290	1.00868
31	1.00927	1.00963	1.00832	1.00419	1.00446	1.00843	0.99507	1.01022	1.01282	1.00402	1.03577
32	1.00354	1.00631	1.00680	1.00416	0.99933	1.00033	1.02788	0.99826	1.00537	1.00070	1.00210
33	0.99791	1.00435	0.99835	0.99080	1.00821	1.01017	1.00292	0.99272	1.00398	0.99823	0.99946
34	0.99218	1.00411	1.02166	1.01525	0.99839	0.99344	1.00117	0.98713	1.00315	0.99642	1.02711

THE NUMBER THAT APPEARS, FOR EXAMPLE, IN THE COLUMN MARKED "20" AND THE ROW MARKED "2" IS THE RATIO OF BASIC PAY AT TWO YEARS OF SERVICE TO BASIC PAY AT ONE YEAR OF SERVICE FOR A MEMBER WHO ENTERED AT AGE 20.



## APPENDIX H

### RESERVE RATES

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## RESERVE RATES

The reserve rates consist of (1) separation rates, (2) the distribution of new entrants or reentrants into the Selected Reserve, (3) a table that shows the timing of when new entrants or reentrants enter, and (4) ratios for promotion and merit pay.

The separation rates give the probability that a member in a given status at the beginning of the fiscal year leaves the status during the fiscal year. Separation rates from the Selected Reserve, shown on pages H-4 and H-5, include ordinary losses, transfers to active duty, discharge, and death. A transfer of a Selected Reservist from officer to enlisted status or vice versa is treated as a separation combined with a reentrance. They do not include transfers to non-Selected Reserves with 20 good years, or retirement. Separations from the Selected Reserve to the non-Selected Reserve with 20 good years are shown on pages H-6 and H-7. Separation rates from the non-Selected Reserve with 20 good years, shown on pages H-8 and H-9, include transfer to Selected Reserve, death, discharge, and file corrections and timing delays. They do not include transfer to retirement. Separations from the Selected Reserve and non-Selected Reserves with 20 good years to retirement are shown on pages H-10 and H-11, respectively. The separation rates are given by age of reservist, number of years of active duty service, and whether the reservist is an officer or enlistee.

The separation rates are based on fiscal years 1997-2000. In most cases the separation rates are not smoothed. However, cells with numerators of fewer than 20 cases were combined with other cells or smoothed by fitting equations to the data using weighted-least-squares regression.

The distribution of new entrants and reentrants into the Selected Reserve is used for both open group and closed group projections. This distribution gives the proportion of entrants by officer/enlisted, age nearest birthday, and completed years of active duty service. For this purpose, a new entrant or reentrant is defined as someone who was actively on the Reserve Component Common Personnel Data System file at the end of a fiscal year, but not at the beginning. These percentage distributions were determined using fiscal years 1997-2000, and are shown on pages H-12 and H-13.

The timing table has the same dimensions as the entrant/reentrant distribution and operates in concordance with it. Every cell of the timing table has an integer representing the year in which persons in that cell enter. For a normal cost run, cells with a 1 enter at the start of the projection; cells with a 2 enter the next year, and so on. For open-group runs, all cells enter every year. For closed group runs, all cells except 1's enter after the first year, all cells except 1's or 2's enter after the second year, and so on. The timing table is based on fiscal years 1997-2000.

The promotion and merit increase scales (PAMS) give the expected annual percentage increase in pay independent of the across-the-board increases in the active duty pay scale. The PAMS do not include adjustments for inflation or productivity increases. The current PAMS are based on cross-sectional data obtained during fiscal years 1997-2000, and are listed on pages H-14 and H-15. They are defined by length of active service, by age, and by officer/enlisted status. The PAMS were computed by dividing the average pay at age  $(x+1)$  by the average pay at the age  $(x)$  for a given year of active service. Cells based on few observations were combined with other cells.

# Officer Selected Reserve Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.044	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.044	0.117	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.044	0.117	0.122	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.044	0.117	0.122	0.114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.118	0.117	0.122	0.114	0.126	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.182	0.117	0.122	0.114	0.126	0.118	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.163	0.117	0.122	0.114	0.126	0.118	0.173	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.119	0.117	0.122	0.114	0.126	0.118	0.173	0.150	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.098	0.116	0.153	0.114	0.126	0.118	0.173	0.150	0.183	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.105	0.119	0.162	0.160	0.126	0.118	0.173	0.150	0.183	0.133	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.111	0.113	0.148	0.175	0.186	0.118	0.173	0.150	0.183	0.133	0.111	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.131	0.094	0.129	0.156	0.208	0.182	0.173	0.150	0.183	0.133	0.111	0.180	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.134	0.112	0.134	0.166	0.201	0.192	0.120	0.150	0.183	0.133	0.111	0.180	0.176	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.152	0.109	0.125	0.156	0.181	0.186	0.189	0.153	0.183	0.133	0.111	0.180	0.176	0.165	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.139	0.103	0.117	0.137	0.129	0.174	0.191	0.191	0.098	0.133	0.111	0.180	0.176	0.165	0.120	0.000	0.000	0.000	0.000	0.000	0.000
32	0.119	0.114	0.103	0.131	0.133	0.135	0.148	0.141	0.136	0.107	0.111	0.180	0.176	0.165	0.120	0.136	0.000	0.000	0.000	0.000	0.000
33	0.106	0.089	0.118	0.122	0.127	0.123	0.120	0.150	0.131	0.132	0.098	0.180	0.176	0.165	0.120	0.130	0.113	0.000	0.000	0.000	0.000
34	0.107	0.097	0.113	0.112	0.116	0.134	0.131	0.123	0.135	0.141	0.138	0.118	0.176	0.165	0.120	0.125	0.115	0.083	0.000	0.000	0.000
35	0.102	0.085	0.100	0.098	0.115	0.111	0.120	0.121	0.133	0.125	0.119	0.134	0.161	0.165	0.120	0.120	0.115	0.083	0.081	0.000	0.000
36	0.099	0.084	0.103	0.104	0.098	0.094	0.091	0.110	0.104	0.103	0.099	0.127	0.112	0.166	0.120	0.114	0.115	0.083	0.081	0.156	0.000
37	0.102	0.077	0.091	0.099	0.092	0.101	0.095	0.116	0.119	0.103	0.094	0.087	0.102	0.110	0.120	0.109	0.114	0.083	0.081	0.153	0.213
38	0.098	0.068	0.115	0.084	0.092	0.085	0.095	0.122	0.102	0.106	0.092	0.114	0.095	0.089	0.104	0.104	0.112	0.083	0.081	0.149	0.169
39	0.097	0.065	0.068	0.098	0.086	0.090	0.088	0.101	0.097	0.102	0.107	0.094	0.096	0.090	0.109	0.099	0.110	0.083	0.081	0.144	0.137
40	0.091	0.061	0.077	0.087	0.072	0.070	0.090	0.094	0.075	0.089	0.091	0.089	0.073	0.087	0.085	0.094	0.106	0.083	0.081	0.139	0.115
41	0.082	0.061	0.067	0.070	0.073	0.078	0.080	0.100	0.082	0.086	0.100	0.108	0.087	0.078	0.080	0.089	0.102	0.083	0.081	0.133	0.102
42	0.083	0.056	0.074	0.080	0.073	0.075	0.077	0.082	0.097	0.087	0.091	0.099	0.083	0.089	0.089	0.084	0.097	0.083	0.081	0.127	0.097
43	0.078	0.057	0.056	0.081	0.070	0.074	0.077	0.079	0.077	0.061	0.092	0.083	0.090	0.102	0.092	0.080	0.091	0.083	0.081	0.121	0.098
44	0.071	0.045	0.066	0.066	0.058	0.056	0.068	0.073	0.063	0.056	0.084	0.073	0.066	0.049	0.071	0.075	0.085	0.083	0.081	0.116	0.103
45	0.068	0.055	0.064	0.055	0.051	0.049	0.083	0.066	0.056	0.055	0.043	0.058	0.068	0.038	0.075	0.070	0.079	0.083	0.081	0.112	0.111
46	0.066	0.039	0.058	0.050	0.043	0.041	0.054	0.045	0.052	0.052	0.071	0.068	0.045	0.059	0.078	0.066	0.073	0.083	0.081	0.109	0.121
47	0.062	0.040	0.047	0.037	0.046	0.052	0.041	0.049	0.044	0.052	0.055	0.054	0.053	0.034	0.038	0.061	0.067	0.083	0.081	0.108	0.132
48	0.061	0.038	0.042	0.054	0.035	0.035	0.051	0.045	0.030	0.029	0.036	0.038	0.042	0.034	0.048	0.056	0.061	0.083	0.081	0.110	0.142
49	0.058	0.037	0.048	0.044	0.032	0.036	0.044	0.035	0.052	0.042	0.036	0.038	0.042	0.034	0.048	0.052	0.056	0.083	0.081	0.116	0.151
50	0.060	0.034	0.053	0.053	0.048	0.035	0.044	0.034	0.043	0.041	0.036	0.038	0.042	0.034	0.048	0.048	0.053	0.083	0.081	0.126	0.159
51	0.059	0.043	0.046	0.054	0.040	0.042	0.049	0.042	0.044	0.033	0.036	0.038	0.042	0.034	0.048	0.043	0.050	0.083	0.081	0.141	0.163
52	0.068	0.057	0.057	0.036	0.045	0.034	0.052	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.039	0.050	0.083	0.081	0.162	0.163
53	0.068	0.045	0.053	0.054	0.046	0.042	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.035	0.052	0.083	0.081	0.190	0.158
54	0.065	0.064	0.061	0.058	0.041	0.048	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.030	0.057	0.083	0.081	0.227	0.148
55	0.067	0.042	0.049	0.044	0.041	0.067	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.026	0.065	0.083	0.081	0.273	0.132
56	0.064	0.062	0.065	0.050	0.041	0.050	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.022	0.077	0.083	0.081	0.331	0.110
57	0.069	0.049	0.041	0.050	0.041	0.050	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.018	0.094	0.083	0.081	0.401	0.080
58	0.067	0.033	0.041	0.050	0.041	0.050	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.014	0.117	0.083	0.081	0.485	0.041
59	0.099	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083
60	0.130	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
61	0.120	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084
62	0.132	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084
>62	0.215	0.138	0.138	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128

\* Includes separations due to all causes except loss to non-Selected Reserve status with 20 or more good years, or retirement.

# Enlisted Selected Reserve Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.142	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.194	0.182	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.214	0.225	0.220	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.182	0.242	0.253	0.302	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.173	0.294	0.207	0.228	0.232	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.179	0.301	0.248	0.265	0.309	0.241	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.235	0.306	0.266	0.279	0.326	0.254	0.268	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.269	0.313	0.271	0.305	0.320	0.301	0.345	0.142	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.280	0.298	0.312	0.326	0.329	0.334	0.361	0.308	0.483	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.274	0.307	0.337	0.339	0.330	0.342	0.332	0.301	0.259	0.305	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.251	0.275	0.311	0.309	0.302	0.303	0.308	0.272	0.280	0.281	0.230	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.222	0.238	0.270	0.271	0.267	0.283	0.284	0.272	0.255	0.235	0.230	0.226	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.204	0.213	0.243	0.246	0.238	0.245	0.265	0.253	0.247	0.252	0.245	0.226	0.369	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.189	0.206	0.210	0.226	0.207	0.212	0.234	0.239	0.235	0.227	0.208	0.233	0.307	0.226	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.169	0.173	0.188	0.194	0.186	0.194	0.211	0.206	0.200	0.214	0.199	0.210	0.239	0.226	0.226	0.000	0.000	0.000	0.000	0.000	0.000
32	0.153	0.149	0.162	0.178	0.167	0.173	0.178	0.186	0.187	0.173	0.177	0.199	0.207	0.210	0.226	0.148	0.000	0.000	0.000	0.000	0.000
33	0.138	0.143	0.142	0.156	0.151	0.159	0.162	0.172	0.159	0.156	0.157	0.196	0.200	0.207	0.208	0.148	0.195	0.000	0.000	0.000	0.000
34	0.124	0.134	0.132	0.145	0.132	0.143	0.151	0.152	0.146	0.147	0.154	0.158	0.166	0.170	0.166	0.122	0.195	0.159	0.000	0.000	0.000
35	0.112	0.118	0.126	0.125	0.118	0.121	0.133	0.128	0.129	0.138	0.132	0.140	0.145	0.160	0.149	0.146	0.195	0.159	0.189	0.000	0.000
36	0.097	0.107	0.116	0.110	0.099	0.107	0.110	0.117	0.112	0.109	0.125	0.132	0.126	0.125	0.145	0.137	0.195	0.159	0.184	0.198	0.000
37	0.096	0.101	0.110	0.109	0.086	0.096	0.102	0.099	0.096	0.105	0.110	0.124	0.104	0.118	0.138	0.145	0.164	0.159	0.178	0.198	0.167
38	0.099	0.104	0.099	0.101	0.084	0.091	0.091	0.091	0.099	0.096	0.096	0.103	0.124	0.105	0.126	0.123	0.150	0.175	0.171	0.198	0.167
39	0.099	0.082	0.095	0.095	0.076	0.089	0.085	0.096	0.092	0.096	0.107	0.092	0.103	0.115	0.119	0.119	0.146	0.145	0.163	0.198	0.167
40	0.097	0.083	0.086	0.089	0.071	0.076	0.085	0.099	0.086	0.079	0.097	0.085	0.104	0.106	0.127	0.109	0.109	0.123	0.154	0.198	0.167
41	0.094	0.080	0.077	0.084	0.068	0.072	0.078	0.096	0.080	0.089	0.091	0.079	0.097	0.097	0.113	0.096	0.111	0.108	0.145	0.198	0.167
42	0.087	0.076	0.078	0.077	0.058	0.069	0.071	0.081	0.068	0.076	0.105	0.111	0.106	0.101	0.095	0.119	0.132	0.098	0.136	0.198	0.167
43	0.083	0.072	0.066	0.073	0.054	0.064	0.068	0.069	0.070	0.073	0.084	0.093	0.096	0.113	0.107	0.099	0.091	0.093	0.126	0.198	0.167
44	0.075	0.068	0.077	0.064	0.046	0.064	0.063	0.070	0.056	0.069	0.064	0.100	0.069	0.082	0.082	0.083	0.138	0.092	0.117	0.198	0.167
45	0.064	0.057	0.066	0.072	0.048	0.049	0.060	0.070	0.052	0.066	0.073	0.084	0.107	0.101	0.075	0.086	0.093	0.093	0.108	0.198	0.167
46	0.056	0.062	0.064	0.058	0.042	0.046	0.053	0.069	0.042	0.071	0.068	0.084	0.063	0.079	0.071	0.081	0.093	0.096	0.100	0.198	0.167
47	0.055	0.048	0.060	0.052	0.040	0.049	0.054	0.039	0.051	0.046	0.060	0.076	0.073	0.060	0.068	0.081	0.093	0.100	0.093	0.198	0.167
48	0.054	0.053	0.056	0.049	0.033	0.040	0.053	0.045	0.052	0.059	0.062	0.060	0.063	0.065	0.065	0.081	0.093	0.103	0.087	0.198	0.167
49	0.048	0.051	0.056	0.043	0.032	0.042	0.033	0.040	0.039	0.044	0.061	0.046	0.062	0.068	0.062	0.081	0.093	0.106	0.083	0.198	0.167
50	0.054	0.048	0.054	0.048	0.025	0.041	0.052	0.052	0.049	0.064	0.062	0.047	0.061	0.069	0.058	0.081	0.093	0.108	0.082	0.198	0.167
51	0.051	0.054	0.050	0.044	0.029	0.029	0.036	0.054	0.043	0.051	0.081	0.047	0.059	0.069	0.055	0.081	0.093	0.108	0.083	0.198	0.167
52	0.048	0.054	0.057	0.039	0.028	0.033	0.052	0.034	0.033	0.049	0.050	0.048	0.056	0.067	0.052	0.081	0.093	0.105	0.087	0.198	0.167
53	0.050	0.049	0.052	0.041	0.029	0.034	0.033	0.046	0.032	0.047	0.051	0.048	0.053	0.063	0.049	0.081	0.093	0.099	0.095	0.198	0.167
54	0.053	0.045	0.053	0.042	0.026	0.033	0.046	0.057	0.031	0.045	0.052	0.047	0.049	0.058	0.046	0.081	0.093	0.089	0.108	0.198	0.167
55	0.048	0.055	0.049	0.047	0.031	0.036	0.042	0.048	0.029	0.042	0.052	0.046	0.044	0.051	0.043	0.081	0.093	0.075	0.125	0.198	0.167
56	0.055	0.057	0.053	0.052	0.033	0.029	0.042	0.048	0.027	0.040	0.053	0.045	0.039	0.043	0.040	0.081	0.093	0.056	0.149	0.198	0.167
57	0.058	0.066	0.057	0.051	0.029	0.031	0.042	0.048	0.025	0.037	0.054	0.043	0.032	0.033	0.037	0.081	0.093	0.033	0.179	0.198	0.167
58	0.033	0.058	0.044	0.053	0.030	0.033	0.042	0.048	0.021	0.034	0.055	0.040	0.025	0.022	0.034	0.081	0.093	0.003	0.216	0.198	0.167
59	0.111	0.125	0.128	0.127	0.091	0.099	0.086	0.093	0.100	0.106	0.111	0.117	0.122	0.127	0.132	0.136	0.141	0.145	0.149	0.153	0.157
60	0.084	0.067	0.061	0.070	0.035	0.050	0.023	0.029	0.035	0.042	0.049	0.057	0.065	0.073	0.081	0.090	0.099	0.109	0.119	0.129	0.139
61	0.180	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135
62	0.180	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143
>62	0.180	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143

\* Includes separations due to all causes except loss to non-Selected Reserve status with 20 or more good years, or retirement.

## Officer Selected Reserve Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.002	0.009	0.007	0.004	0.011	0.007	0.007	0.008	0.007	0.006	0.008	0.005	0.005	0.011	0.025	0.000	0.023	0.000	0.000	0.000	0.000
38	0.002	0.009	0.007	0.004	0.011	0.007	0.007	0.008	0.015	0.006	0.008	0.005	0.005	0.011	0.025	0.000	0.023	0.000	0.000	0.000	0.000
39	0.007	0.009	0.007	0.017	0.011	0.007	0.007	0.014	0.018	0.006	0.008	0.005	0.005	0.011	0.025	0.009	0.052	0.024	0.083	0.035	0.055
40	0.011	0.009	0.007	0.017	0.011	0.007	0.018	0.015	0.024	0.018	0.008	0.005	0.005	0.011	0.025	0.021	0.056	0.033	0.087	0.039	0.058
41	0.009	0.026	0.025	0.015	0.027	0.020	0.030	0.031	0.016	0.027	0.021	0.030	0.034	0.011	0.025	0.033	0.061	0.041	0.090	0.043	0.062
42	0.010	0.019	0.037	0.031	0.035	0.027	0.037	0.040	0.048	0.031	0.037	0.027	0.038	0.041	0.025	0.044	0.067	0.050	0.093	0.048	0.066
43	0.011	0.051	0.034	0.038	0.051	0.066	0.060	0.061	0.077	0.070	0.069	0.051	0.048	0.059	0.025	0.056	0.072	0.059	0.097	0.054	0.070
44	0.018	0.045	0.046	0.038	0.054	0.061	0.081	0.093	0.092	0.084	0.067	0.061	0.065	0.077	0.025	0.068	0.078	0.067	0.100	0.060	0.074
45	0.018	0.044	0.043	0.043	0.052	0.077	0.086	0.089	0.094	0.100	0.090	0.095	0.093	0.089	0.120	0.079	0.085	0.076	0.103	0.066	0.078
46	0.027	0.051	0.050	0.069	0.048	0.079	0.102	0.073	0.063	0.080	0.097	0.097	0.073	0.102	0.092	0.091	0.092	0.084	0.107	0.073	0.083
47	0.032	0.065	0.043	0.061	0.057	0.066	0.079	0.086	0.084	0.054	0.097	0.106	0.069	0.083	0.082	0.103	0.099	0.092	0.110	0.080	0.087
48	0.044	0.063	0.060	0.065	0.078	0.075	0.079	0.092	0.090	0.100	0.105	0.074	0.089	0.113	0.101	0.115	0.106	0.100	0.114	0.088	0.092
49	0.061	0.094	0.088	0.096	0.109	0.123	0.127	0.134	0.127	0.134	0.115	0.117	0.116	0.145	0.113	0.126	0.114	0.108	0.118	0.097	0.097
50	0.070	0.128	0.104	0.124	0.121	0.131	0.147	0.155	0.153	0.144	0.159	0.168	0.160	0.164	0.126	0.138	0.122	0.116	0.121	0.106	0.102
51	0.062	0.120	0.121	0.129	0.141	0.152	0.154	0.152	0.146	0.150	0.154	0.217	0.155	0.209	0.143	0.150	0.131	0.124	0.125	0.116	0.107
52	0.063	0.128	0.101	0.146	0.145	0.157	0.192	0.168	0.163	0.194	0.196	0.148	0.243	0.204	0.192	0.161	0.140	0.132	0.129	0.127	0.112
53	0.064	0.115	0.113	0.148	0.132	0.167	0.162	0.195	0.158	0.208	0.164	0.205	0.142	0.243	0.177	0.173	0.150	0.140	0.132	0.138	0.118
54	0.054	0.126	0.088	0.147	0.146	0.157	0.197	0.142	0.208	0.184	0.249	0.237	0.270	0.195	0.189	0.185	0.160	0.148	0.136	0.150	0.123
55	0.071	0.119	0.112	0.101	0.170	0.144	0.210	0.199	0.198	0.217	0.222	0.149	0.372	0.283	0.202	0.196	0.171	0.155	0.140	0.163	0.129
56	0.051	0.115	0.098	0.128	0.111	0.134	0.140	0.144	0.119	0.130	0.149	0.149	0.189	0.152	0.215	0.208	0.182	0.163	0.144	0.177	0.135
57	0.063	0.091	0.076	0.094	0.129	0.134	0.111	0.142	0.119	0.130	0.149	0.149	0.189	0.152	0.229	0.220	0.193	0.170	0.147	0.191	0.141
58	0.052	0.098	0.077	0.100	0.116	0.132	0.111	0.142	0.119	0.130	0.149	0.149	0.189	0.152	0.243	0.232	0.205	0.178	0.151	0.207	0.148
59	0.046	0.058	0.061	0.073	0.052	0.052	0.111	0.142	0.119	0.130	0.149	0.149	0.189	0.152	0.258	0.243	0.218	0.185	0.155	0.223	0.154
60	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
61	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
62	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
>62	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007

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\* Includes separations to non-Selected Reserves with 20 or more good years.



## Enlisted Selected Reserve Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.003	0.009	0.006	0.003	0.004	0.010	0.010	0.010	0.011	0.012	0.007	0.009	0.011	0.009	0.012	0.000	0.000	0.000	0.000	0.000	0.000
38	0.012	0.009	0.006	0.015	0.012	0.010	0.010	0.010	0.011	0.012	0.022	0.009	0.011	0.009	0.012	0.012	0.005	0.006	0.016	0.000	0.028
39	0.020	0.025	0.025	0.026	0.027	0.028	0.035	0.028	0.041	0.034	0.032	0.038	0.038	0.038	0.012	0.022	0.016	0.015	0.021	0.000	0.030
40	0.024	0.032	0.030	0.033	0.036	0.045	0.044	0.042	0.048	0.046	0.050	0.052	0.037	0.049	0.039	0.032	0.032	0.024	0.026	0.000	0.032
41	0.029	0.045	0.042	0.041	0.048	0.045	0.049	0.047	0.050	0.059	0.052	0.059	0.058	0.050	0.053	0.043	0.045	0.032	0.030	0.000	0.034
42	0.026	0.043	0.051	0.050	0.050	0.045	0.047	0.045	0.059	0.063	0.059	0.059	0.059	0.067	0.069	0.053	0.057	0.041	0.035	0.006	0.036
43	0.031	0.048	0.053	0.049	0.052	0.065	0.053	0.057	0.081	0.079	0.076	0.063	0.071	0.065	0.050	0.064	0.067	0.049	0.039	0.015	0.038
44	0.038	0.052	0.057	0.054	0.062	0.064	0.071	0.076	0.081	0.085	0.099	0.072	0.079	0.078	0.091	0.075	0.073	0.057	0.044	0.024	0.040
45	0.041	0.066	0.059	0.064	0.063	0.063	0.058	0.077	0.082	0.083	0.097	0.087	0.084	0.069	0.069	0.085	0.078	0.066	0.048	0.033	0.043
46	0.049	0.069	0.064	0.068	0.067	0.077	0.081	0.064	0.105	0.087	0.122	0.093	0.103	0.051	0.075	0.095	0.081	0.074	0.052	0.043	0.045
47	0.051	0.078	0.067	0.070	0.070	0.064	0.073	0.074	0.111	0.094	0.074	0.102	0.101	0.097	0.081	0.105	0.081	0.082	0.057	0.053	0.048
48	0.056	0.071	0.070	0.067	0.080	0.079	0.075	0.076	0.103	0.114	0.100	0.095	0.138	0.111	0.087	0.115	0.081	0.090	0.061	0.064	0.050
49	0.063	0.075	0.078	0.082	0.072	0.073	0.087	0.091	0.088	0.096	0.076	0.124	0.115	0.128	0.093	0.123	0.080	0.098	0.065	0.075	0.053
50	0.063	0.085	0.078	0.079	0.073	0.064	0.077	0.089	0.100	0.113	0.111	0.124	0.106	0.113	0.099	0.131	0.079	0.105	0.069	0.087	0.056
51	0.067	0.082	0.081	0.091	0.078	0.076	0.077	0.097	0.091	0.085	0.089	0.111	0.117	0.093	0.105	0.138	0.080	0.113	0.073	0.099	0.058
52	0.070	0.080	0.088	0.095	0.093	0.094	0.097	0.117	0.125	0.099	0.105	0.139	0.161	0.102	0.110	0.144	0.083	0.121	0.077	0.111	0.061
53	0.067	0.083	0.088	0.093	0.092	0.102	0.122	0.085	0.125	0.122	0.103	0.146	0.119	0.134	0.116	0.149	0.089	0.128	0.081	0.124	0.064
54	0.085	0.102	0.098	0.100	0.110	0.108	0.144	0.114	0.185	0.096	0.116	0.135	0.230	0.179	0.122	0.152	0.102	0.136	0.085	0.138	0.067
55	0.104	0.097	0.116	0.116	0.152	0.177	0.141	0.188	0.161	0.170	0.130	0.146	0.221	0.226	0.127	0.154	0.122	0.143	0.089	0.151	0.071
56	0.107	0.094	0.098	0.132	0.129	0.123	0.114	0.128	0.182	0.137	0.146	0.151	0.170	0.261	0.133	0.153	0.153	0.151	0.093	0.166	0.074
57	0.102	0.123	0.112	0.111	0.146	0.130	0.119	0.145	0.142	0.140	0.161	0.206	0.158	0.268	0.138	0.151	0.195	0.158	0.097	0.180	0.077
58	0.107	0.118	0.120	0.128	0.151	0.143	0.136	0.169	0.177	0.206	0.197	0.183	0.144	0.227	0.144	0.146	0.254	0.165	0.101	0.195	0.081
59	0.069	0.072	0.072	0.089	0.109	0.123	0.092	0.110	0.112	0.089	0.168	0.130	0.055	0.117	0.149	0.138	0.330	0.172	0.105	0.211	0.084
60	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
61	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
62	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
>62	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005

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\* Includes separations to non-Selected Reserves with 20 or more good years.

## Officer Non-Selected Reserve with 20 Good Years Separation Rates \*

Completed Years Of Total Active Federal Military Service

8-H

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.200	0.083	0.066	0.172	0.055	0.051	0.116	0.116	0.116	0.116	0.116	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
38	0.200	0.083	0.066	0.172	0.055	0.051	0.116	0.116	0.116	0.116	0.116	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
39	0.200	0.083	0.066	0.172	0.055	0.051	0.058	0.058	0.058	0.058	0.058	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
40	0.200	0.083	0.066	0.172	0.055	0.051	0.054	0.054	0.054	0.054	0.054	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
41	0.127	0.083	0.066	0.104	0.055	0.051	0.050	0.050	0.050	0.050	0.050	0.067	0.088	0.091	0.094	0.098	0.101	0.105	0.108	0.111	0.115
42	0.107	0.083	0.066	0.092	0.055	0.051	0.045	0.045	0.045	0.045	0.045	0.059	0.076	0.080	0.083	0.087	0.090	0.093	0.097	0.100	0.104
43	0.090	0.083	0.066	0.080	0.055	0.051	0.041	0.041	0.041	0.041	0.041	0.051	0.066	0.070	0.073	0.076	0.080	0.083	0.087	0.090	0.093
44	0.075	0.083	0.066	0.070	0.055	0.053	0.036	0.036	0.036	0.036	0.036	0.044	0.057	0.060	0.064	0.067	0.071	0.074	0.077	0.081	0.084
45	0.063	0.083	0.066	0.060	0.051	0.047	0.032	0.032	0.032	0.032	0.032	0.038	0.048	0.052	0.055	0.059	0.062	0.065	0.069	0.072	0.076
46	0.053	0.059	0.057	0.052	0.044	0.041	0.028	0.028	0.028	0.028	0.028	0.032	0.041	0.044	0.048	0.051	0.054	0.058	0.061	0.065	0.068
47	0.045	0.051	0.050	0.044	0.038	0.036	0.025	0.025	0.025	0.025	0.025	0.027	0.034	0.037	0.041	0.044	0.047	0.051	0.054	0.058	0.061
48	0.039	0.044	0.043	0.037	0.033	0.031	0.021	0.021	0.021	0.021	0.021	0.023	0.028	0.031	0.034	0.038	0.041	0.045	0.048	0.051	0.055
49	0.034	0.037	0.036	0.031	0.027	0.026	0.018	0.018	0.018	0.018	0.018	0.019	0.022	0.025	0.029	0.032	0.036	0.039	0.043	0.046	0.049
50	0.031	0.032	0.030	0.026	0.023	0.022	0.015	0.015	0.015	0.015	0.015	0.016	0.017	0.021	0.024	0.027	0.031	0.034	0.038	0.041	0.044
51	0.028	0.027	0.025	0.022	0.019	0.019	0.013	0.013	0.013	0.013	0.013	0.014	0.013	0.016	0.020	0.023	0.027	0.030	0.033	0.037	0.040
52	0.026	0.022	0.020	0.018	0.015	0.016	0.011	0.011	0.011	0.011	0.011	0.012	0.009	0.013	0.016	0.020	0.023	0.026	0.030	0.033	0.037
53	0.025	0.019	0.016	0.015	0.013	0.014	0.009	0.009	0.009	0.009	0.009	0.010	0.006	0.010	0.013	0.017	0.020	0.023	0.027	0.030	0.034
54	0.024	0.017	0.013	0.012	0.011	0.012	0.008	0.008	0.008	0.008	0.008	0.009	0.004	0.007	0.011	0.014	0.017	0.021	0.024	0.028	0.031
55	0.022	0.015	0.011	0.010	0.010	0.011	0.007	0.007	0.007	0.007	0.007	0.009	0.002	0.005	0.009	0.012	0.016	0.019	0.022	0.026	0.029
56	0.020	0.015	0.010	0.009	0.010	0.010	0.007	0.007	0.007	0.007	0.007	0.008	0.000	0.004	0.007	0.011	0.014	0.017	0.021	0.024	0.028
57	0.017	0.017	0.010	0.008	0.010	0.010	0.008	0.008	0.008	0.008	0.008	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010
58	0.013	0.019	0.011	0.008	0.010	0.011	0.009	0.009	0.009	0.009	0.009	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010
59	0.107	0.118	0.110	0.098	0.087	0.092	0.081	0.071	0.087	0.094	0.068	0.116	0.095	0.122	0.084	0.101	0.071	0.086	0.046	0.046	0.046
60	0.057	0.038	0.044	0.018	0.019	0.016	0.019	0.009	0.015	0.008	0.018	0.016	0.015	0.024	0.008	0.016	0.028	0.080	0.046	0.046	0.046
61	0.359	0.359	0.359	0.214	0.208	0.197	0.190	0.189	0.198	0.215	0.240	0.270	0.304	0.337	0.366	0.386	0.393	0.383	0.350	0.289	0.196
62	0.359	0.359	0.359	0.214	0.208	0.197	0.190	0.189	0.198	0.215	0.240	0.270	0.304	0.337	0.366	0.386	0.393	0.383	0.350	0.289	0.196
>62	0.359	0.359	0.359	0.214	0.208	0.197	0.190	0.189	0.198	0.215	0.240	0.270	0.304	0.337	0.366	0.386	0.393	0.383	0.350	0.289	0.196

\* Includes separations from non-Selected Reserves with 20 or more good years, except for paid retirement.

## Enlisted Non-Selected Reserve with 20 Good Years Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.164	0.109	0.176	0.225	0.021	0.081	0.095	0.030	0.030	0.030	0.037	0.037	0.037	0.037	0.037	0.037	0.192	0.192	0.192	0.192	0.192
38	0.140	0.109	0.176	0.182	0.021	0.081	0.095	0.030	0.030	0.030	0.037	0.037	0.037	0.037	0.037	0.037	0.192	0.192	0.192	0.192	0.192
39	0.118	0.109	0.176	0.147	0.057	0.081	0.095	0.055	0.055	0.055	0.053	0.056	0.060	0.064	0.067	0.071	0.192	0.192	0.192	0.192	0.192
40	0.099	0.063	0.176	0.117	0.050	0.081	0.047	0.048	0.048	0.048	0.047	0.050	0.054	0.058	0.061	0.065	0.236	0.246	0.257	0.267	0.278
41	0.082	0.056	0.066	0.094	0.043	0.031	0.043	0.042	0.042	0.042	0.041	0.045	0.049	0.052	0.056	0.060	0.206	0.216	0.227	0.237	0.248
42	0.067	0.050	0.060	0.075	0.038	0.030	0.040	0.037	0.037	0.037	0.037	0.040	0.044	0.048	0.051	0.055	0.179	0.189	0.200	0.210	0.221
43	0.055	0.044	0.055	0.060	0.033	0.029	0.036	0.033	0.033	0.033	0.032	0.036	0.040	0.043	0.047	0.051	0.154	0.165	0.175	0.186	0.196
44	0.045	0.039	0.051	0.048	0.028	0.028	0.033	0.029	0.029	0.029	0.029	0.032	0.036	0.040	0.043	0.047	0.132	0.143	0.153	0.164	0.174
45	0.036	0.035	0.047	0.040	0.025	0.026	0.031	0.025	0.025	0.025	0.025	0.029	0.033	0.036	0.040	0.044	0.113	0.123	0.134	0.144	0.155
46	0.030	0.031	0.043	0.034	0.022	0.025	0.028	0.022	0.022	0.022	0.023	0.026	0.030	0.033	0.037	0.041	0.096	0.106	0.117	0.127	0.138
47	0.025	0.028	0.040	0.030	0.020	0.024	0.026	0.020	0.020	0.020	0.020	0.024	0.027	0.031	0.035	0.038	0.081	0.091	0.102	0.112	0.123
48	0.022	0.026	0.037	0.027	0.018	0.023	0.024	0.018	0.018	0.018	0.018	0.022	0.025	0.029	0.033	0.036	0.068	0.078	0.089	0.099	0.110
49	0.019	0.025	0.034	0.026	0.016	0.022	0.023	0.016	0.016	0.016	0.017	0.020	0.024	0.028	0.031	0.035	0.057	0.067	0.078	0.089	0.099
50	0.018	0.024	0.032	0.025	0.015	0.021	0.021	0.015	0.015	0.015	0.015	0.019	0.023	0.026	0.030	0.034	0.048	0.058	0.069	0.080	0.090
51	0.018	0.023	0.030	0.025	0.015	0.020	0.020	0.014	0.014	0.014	0.015	0.018	0.022	0.025	0.029	0.033	0.041	0.051	0.062	0.072	0.083
52	0.019	0.024	0.028	0.026	0.014	0.019	0.019	0.014	0.014	0.014	0.014	0.018	0.021	0.025	0.029	0.032	0.036	0.046	0.057	0.067	0.078
53	0.020	0.024	0.027	0.026	0.014	0.018	0.019	0.014	0.014	0.014	0.014	0.017	0.021	0.025	0.028	0.032	0.032	0.042	0.053	0.064	0.074
54	0.021	0.026	0.026	0.026	0.014	0.017	0.018	0.014	0.014	0.014	0.014	0.018	0.021	0.025	0.029	0.032	0.030	0.040	0.051	0.061	0.072
55	0.023	0.028	0.025	0.025	0.014	0.016	0.018	0.015	0.015	0.015	0.014	0.018	0.022	0.025	0.029	0.033	0.029	0.040	0.050	0.061	0.072
56	0.024	0.030	0.024	0.024	0.013	0.015	0.018	0.016	0.016	0.016	0.015	0.019	0.022	0.026	0.030	0.033	0.030	0.041	0.051	0.062	0.073
57	0.025	0.033	0.024	0.021	0.013	0.015	0.018	0.017	0.017	0.017	0.016	0.020	0.023	0.027	0.031	0.034	0.033	0.043	0.054	0.064	0.075
58	0.025	0.037	0.024	0.018	0.012	0.014	0.018	0.019	0.019	0.019	0.017	0.021	0.025	0.028	0.032	0.036	0.037	0.047	0.058	0.068	0.079
59	0.125	0.132	0.112	0.113	0.087	0.085	0.105	0.102	0.108	0.092	0.086	0.108	0.105	0.155	0.083	0.128	0.123	0.096	0.096	0.096	0.096
60	0.057	0.044	0.050	0.038	0.021	0.027	0.053	0.023	0.027	0.031	0.026	0.023	0.036	0.061	0.019	0.072	0.064	0.096	0.096	0.096	0.096
61	0.382	0.376	0.307	0.272	0.256	0.250	0.254	0.263	0.277	0.295	0.316	0.339	0.365	0.393	0.422	0.453	0.485	0.519	0.553	0.588	0.625
62	0.382	0.376	0.307	0.272	0.256	0.250	0.254	0.263	0.277	0.295	0.316	0.339	0.365	0.393	0.422	0.453	0.485	0.519	0.553	0.588	0.625
>62	0.382	0.376	0.307	0.272	0.256	0.250	0.254	0.263	0.277	0.295	0.316	0.339	0.365	0.393	0.422	0.453	0.485	0.519	0.553	0.588	0.625

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\* Includes separations from non-Selected Reserves with 20 or more good years, except for paid retirement.

## Officer Selected Reserve Non-disability Retirement Rates

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
59	0.203	0.224	0.244	0.262	0.278	0.293	0.305	0.315	0.323	0.327	0.329	0.328	0.323	0.315	0.303	0.288	0.269	0.246	0.219	0.188	0.152
60	0.473	0.575	0.612	0.639	0.660	0.678	0.693	0.706	0.718	0.729	0.738	0.747	0.755	0.762	0.769	0.775	0.781	0.786	0.791	0.796	0.800
61	0.139	0.192	0.214	0.230	0.242	0.251	0.254	0.252	0.244	0.230	0.210	0.183	0.153	0.122	0.094	0.074	0.070	0.091	0.147	0.253	0.424
62	0.081	0.179	0.220	0.251	0.278	0.301	0.322	0.341	0.359	0.376	0.392	0.407	0.422	0.436	0.449	0.462	0.475	0.487	0.499	0.510	0.521
>62	0.108	0.172	0.199	0.219	0.236	0.251	0.265	0.278	0.289	0.300	0.311	0.321	0.330	0.339	0.348	0.357	0.365	0.373	0.380	0.388	0.395

## Enlisted Selected Reserve Non-disability Retirement Rates

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
59	0.285	0.275	0.281	0.287	0.293	0.299	0.305	0.311	0.317	0.323	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390
60	0.841	0.837	0.846	0.859	0.874	0.888	0.900	0.909	0.914	0.915	0.913	0.908	0.902	0.896	0.894	0.899	1.000	1.000	1.000	1.000	1.000
61	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469
62	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469
>62	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194

## Officer Non-Selected Reserve with 20 Good Years Non-disability Retirement Rates

Completed Years Of Total Active Federal Military Service

AGE	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
59	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378
60	0.900	0.909	0.921	0.932	0.941	0.949	0.954	0.958	0.960	0.961	0.960	0.958	0.956	0.953	0.950	0.948	0.946	0.945	0.946	0.948	0.953
61	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294
62	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192
>62	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119

## Enlisted Non-Selected Reserve with 20 Good Years Non-disability Retirement Rates

Completed Years Of Total Active Federal Military Service

AGE	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
59	0.373	0.380	0.383	0.385	0.387	0.389	0.391	0.392	0.394	0.395	0.396	0.397	0.398	0.399	0.400	0.401	0.402	0.403	0.404	0.405	0.406
60	0.898	0.912	0.922	0.930	0.935	0.939	0.941	0.942	0.941	0.939	0.936	0.931	0.926	0.920	0.912	0.904	0.895	0.884	0.873	0.862	0.849
61	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275
62	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133
>62	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079

## Officer Selected Reserve New Entrant Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	27	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	63	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	77	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	125	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	173	9	4	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	171	18	30	9	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	174	18	55	33	16	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	203	19	47	61	52	17	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0
28	236	20	44	67	81	45	10	3	2	2	0	0	0	0	0	0	0	0	0	0	0
29	254	19	39	63	74	61	52	12	3	2	3	1	1	0	0	0	0	0	0	0	0
30	252	20	37	64	69	55	69	51	11	6	4	2	1	1	0	0	0	0	0	0	0
31	218	21	34	62	65	37	51	66	52	31	6	3	3	1	2	0	0	0	0	0	0
32	198	22	27	71	62	40	39	49	80	113	22	2	3	3	2	0	0	0	0	0	0
33	170	20	29	61	57	36	34	43	64	143	80	18	4	3	1	1	2	0	0	0	0
34	176	18	28	63	54	33	40	33	53	89	83	57	12	6	3	1	1	1	0	0	0
35	163	21	21	52	52	35	35	36	44	63	64	80	47	8	7	0	0	1	0	0	0
36	126	13	18	35	38	31	31	34	38	54	42	67	56	27	12	2	1	1	1	1	0
37	109	13	13	25	29	24	24	24	30	35	42	44	38	31	39	6	2	1	0	0	0
38	81	7	11	24	21	18	19	22	20	26	27	42	31	21	33	15	4	1	1	0	0
39	69	7	10	25	22	18	17	17	20	18	28	31	25	19	18	13	9	2	0	0	0
40	63	6	8	17	20	18	15	15	15	17	19	25	22	12	11	9	6	2	0	0	1
41	51	7	7	22	18	16	13	18	13	17	21	24	18	13	12	4	3	2	1	1	0
42	45	4	6	19	21	13	10	13	16	10	12	18	12	12	8	7	3	2	1	1	1
43	34	6	7	17	15	13	10	12	10	11	11	16	13	10	8	4	2	1	1	0	1
44	30	3	7	16	12	10	11	10	10	7	12	12	10	6	8	4	2	1	0	0	1
45	33	6	7	13	12	6	6	9	10	8	8	9	9	7	6	3	2	1	0	1	1
46	28	3	7	12	11	8	8	9	7	7	6	6	8	6	2	3	2	2	1	0	0
47	25	6	8	10	9	6	6	4	4	4	4	4	3	1	4	2	1	1	1	1	0
48	21	2	7	8	7	6	4	6	4	3	1	4	4	2	3	1	1	0	1	1	1
49	22	4	6	8	7	2	3	3	4	3	3	3	4	1	1	1	2	0	0	0	1
50	19	2	6	7	4	3	4	4	3	2	4	2	2	2	2	1	0	1	0	0	0
51	13	3	4	4	6	2	1	3	2	2	2	3	2	2	2	1	1	0	1	0	1
52	12	4	3	4	3	2	2	3	1	2	1	2	1	2	1	2	1	0	0	0	0
53	11	3	2	4	3	2	3	2	0	1	1	1	1	0	1	1	0	0	0	1	1
54	9	1	2	2	2	2	1	1	1	1	2	0	0	1	0	0	1	0	0	0	0
55	8	1	1	1	2	0	2	1	1	0	0	0	0	0	1	0	1	0	0	0	0
56	4	1	1	1	1	1	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0
57	3	0	0	1	1	0	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0
58	2	1	1	1	1	1	1	1	0	0	1	0	1	1	0	0	1	0	0	0	0
59	2	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0

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\* Rates per 100,000 reservists in the new entrant/reentrant distribution.

## Enlisted Selected Reserve New Entrant Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,346	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	10,935	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	9,400	11	108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	5,828	42	56	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	3,339	232	603	258	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	1,901	272	1,057	911	288	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	1,415	236	859	1,419	1,073	46	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	1,139	216	636	1,397	1,387	236	40	1	0	0	0	0	0	0	0	0	0	0	0	0	0
25	1,081	218	503	1,078	1,098	391	263	24	3	0	0	0	0	0	0	0	0	0	0	0	0
26	1,032	199	420	879	854	360	446	201	21	1	0	0	0	0	0	0	0	0	0	0	0
27	929	181	342	737	720	299	415	375	141	17	1	0	0	0	0	0	0	0	0	0	0
28	841	149	293	636	554	233	322	327	234	122	38	3	0	0	0	0	0	0	0	0	0
29	779	134	240	522	453	200	246	254	191	242	155	13	2	0	0	0	0	0	0	0	0
30	651	115	204	415	357	172	195	194	148	211	223	65	8	2	0	0	0	0	0	0	0
31	557	90	163	348	300	141	161	165	123	168	189	100	51	8	1	0	0	0	0	0	0
32	489	79	154	293	251	127	127	134	101	129	138	86	75	40	8	1	0	0	0	0	0
33	456	62	137	248	204	103	116	119	81	100	124	70	74	54	37	16	3	0	0	0	0
34	413	61	130	213	173	88	103	106	86	105	98	64	64	51	62	49	3	1	0	0	0
35	411	50	118	198	158	74	95	95	72	89	103	63	60	45	63	58	11	2	1	0	0
36	357	40	104	163	137	67	70	74	64	78	88	58	58	43	52	41	11	4	1	0	0
37	284	42	97	148	113	54	68	66	49	66	68	48	50	36	42	31	11	4	1	1	0
38	238	36	82	124	84	48	57	43	43	46	52	44	37	37	32	27	11	6	5	0	0
39	192	26	65	97	75	37	43	34	33	33	39	32	36	28	27	21	6	4	2	0	0
40	154	24	53	83	66	36	34	27	27	28	30	22	24	26	27	24	10	5	3	2	1
41	141	20	46	75	49	22	30	21	26	25	27	20	20	18	20	13	8	5	2	1	2
42	113	21	41	61	43	22	26	23	20	15	20	13	15	13	14	11	6	4	1	2	1
43	97	18	39	47	40	19	21	18	15	15	15	13	12	12	8	8	6	4	2	3	1
44	71	20	29	40	33	16	16	13	12	14	12	10	8	7	8	6	6	4	1	0	2
45	59	20	30	34	23	13	12	13	8	9	10	11	9	7	8	6	3	3	0	1	0
46	44	16	23	24	20	12	10	8	7	6	7	8	4	4	6	4	3	2	1	0	2
47	43	12	17	20	13	6	8	4	8	7	5	7	6	3	3	5	3	2	1	0	0
48	35	15	15	19	12	7	6	8	4	4	4	4	4	2	2	2	1	1	1	0	0
49	29	16	13	13	9	5	4	4	5	5	3	4	4	4	2	3	2	1	1	0	0
50	23	13	16	13	11	5	4	5	5	3	2	3	5	2	2	2	1	1	0	1	0
51	20	11	15	12	9	4	3	3	3	2	4	2	2	1	2	1	1	1	0	0	0
52	12	13	12	11	7	5	3	2	2	2	2	2	2	2	1	0	1	1	1	0	1
53	11	7	8	10	5	3	2	2	1	2	2	1	1	1	0	1	0	2	0	0	0
54	11	5	8	4	3	2	1	1	1	1	1	1	2	1	1	1	0	0	0	0	0
55	5	3	6	6	2	2	1	1	1	1	1	0	1	1	1	1	1	0	0	0	0
56	6	2	3	3	1	1	1	1	1	1	0	0	1	0	0	0	0	1	0	0	0
57	5	1	2	3	3	0	1	0	1	0	1	0	1	0	0	0	0	1	0	0	0
58	2	2	3	2	2	2	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
59	4	1	1	2	1	1	1	1	0	0	0	0	0	0	0	0	0	1	0	0	0
60	2	1	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0

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\* Rates per 100,000 reservists in the new entrant/reentrant distribution.

# Officer Selected Reserve Promotion and Merit Basic Pay Increase Ratios

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	1.039	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	1.014	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	1.011	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	1.052	1.050	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	1.068	1.022	1.038	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	1.047	1.030	1.021	1.045	1.103	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	1.042	1.040	1.003	1.036	1.021	1.076	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	1.041	1.024	1.044	1.026	1.024	1.036	1.139	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	1.045	1.055	1.048	1.051	1.019	1.019	1.034	1.166	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	1.051	1.071	1.041	1.037	1.032	1.016	1.023	1.021	1.148	1.135	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000
31	1.043	1.039	1.035	1.040	1.026	1.034	1.025	1.020	1.047	1.061	1.060	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000
32	1.038	1.040	1.037	1.022	1.031	1.034	1.033	1.035	1.038	1.023	1.046	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000
33	1.028	1.037	1.032	1.033	1.040	1.033	1.036	1.044	1.028	1.027	1.043	1.132	1.078	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000
34	1.025	1.034	1.031	1.033	1.025	1.026	1.032	1.031	1.027	1.027	1.025	1.041	1.057	1.061	1.000	1.000	1.000	0.000	0.000	0.000	0.000
35	1.024	1.040	1.044	1.040	1.039	1.032	1.029	1.040	1.041	1.037	1.035	1.045	1.056	1.066	1.000	1.000	1.000	1.000	1.000	0.000	0.000
36	1.026	1.032	1.037	1.045	1.034	1.031	1.036	1.027	1.030	1.026	1.028	1.036	1.029	1.057	1.138	1.000	1.000	1.000	1.000	1.000	0.000
37	1.020	1.019	1.024	1.034	1.030	1.028	1.029	1.034	1.029	1.028	1.024	1.021	1.023	1.026	1.028	1.199	1.000	1.000	1.000	1.000	1.000
38	1.016	1.010	1.024	1.028	1.026	1.034	1.029	1.017	1.021	1.022	1.019	1.015	1.028	1.012	1.019	1.039	1.131	1.099	1.012	0.988	1.000
39	1.009	1.030	1.012	1.013	1.030	1.023	1.021	1.027	1.020	1.021	1.031	1.021	1.021	1.022	1.011	1.018	1.027	1.043	1.043	1.043	1.000
40	1.013	1.015	1.015	1.019	1.019	1.028	1.021	1.027	1.020	1.024	1.021	1.021	1.025	1.031	1.022	1.015	0.989	1.044	1.044	1.044	1.000
41	1.013	1.019	1.029	1.016	1.021	1.015	1.024	1.013	1.023	1.015	1.018	1.026	1.027	1.030	1.029	1.038	1.033	1.050	1.050	1.050	1.000
42	1.015	1.010	1.022	1.019	1.028	1.027	1.023	1.025	1.023	1.025	1.022	1.025	1.018	1.022	1.024	1.016	1.030	1.010	1.010	1.010	1.042
43	1.013	1.028	1.029	1.023	1.023	1.030	1.024	1.019	1.020	1.031	1.020	1.024	1.029	1.027	1.021	1.023	1.023	0.992	0.994	0.994	0.999
44	1.016	1.021	1.021	1.014	1.017	1.033	1.023	1.021	1.016	1.014	1.014	1.023	1.026	1.022	1.014	1.022	1.035	1.050	1.038	1.038	1.078
45	1.018	1.009	1.021	1.027	1.021	1.013	1.021	1.020	1.024	1.012	1.007	1.009	1.011	1.008	1.011	0.992	1.028	1.005	1.053	1.053	1.053
46	1.022	1.031	1.016	1.024	1.013	1.020	1.026	1.023	1.027	1.021	1.029	1.009	1.010	1.015	1.016	1.024	0.999	1.040	0.985	0.985	0.976
47	1.026	1.026	1.019	1.022	1.019	1.020	1.036	1.031	1.006	1.008	1.019	1.029	1.014	1.031	1.013	1.034	1.021	1.008	1.016	1.016	1.016
48	1.023	1.029	1.034	1.015	1.012	1.008	1.016	1.017	1.019	1.023	1.029	1.008	1.010	0.992	1.023	1.010	1.006	1.027	1.030	1.030	1.030
49	1.024	1.020	1.011	1.021	1.015	1.018	1.012	1.014	1.019	1.031	1.032	1.032	1.020	1.020	1.006	1.012	1.040	0.980	1.080	1.080	1.080
50	1.015	1.008	1.015	1.007	1.004	1.014	1.017	1.005	1.012	1.032	1.025	1.025	1.045	1.029	1.022	1.007	1.024	1.025	0.987	0.987	0.987
51	1.003	1.010	1.024	1.008	1.006	1.005	1.014	1.007	1.012	1.002	1.012	1.007	1.019	1.013	1.010	1.020	0.991	1.010	1.017	1.017	1.017
52	1.007	1.005	1.006	1.010	1.005	1.006	0.996	0.992	1.024	1.000	1.005	1.041	1.018	1.034	1.036	1.009	1.030	1.025	1.046	1.046	1.046
53	0.999	1.007	1.012	0.990	1.006	1.010	0.991	1.002	1.011	1.004	1.004	0.975	1.014	1.027	1.032	1.026	1.025	1.026	0.947	0.947	0.947
54	0.995	1.009	0.988	1.004	1.006	1.009	1.006	1.041	1.001	0.982	1.016	1.013	0.974	1.011	1.008	1.007	0.971	1.004	1.004	1.004	1.004
55	1.010	1.006	1.000	1.008	0.986	0.997	0.961	0.967	0.987	1.013	1.025	0.994	0.994	1.021	0.999	1.042	1.054	1.054	1.054	1.054	1.054
56	0.999	1.006	1.012	1.018	1.002	1.008	0.989	1.033	1.034	1.015	0.956	1.003	0.982	0.975	1.011	1.011	1.011	1.011	1.011	1.011	1.011
57	1.009	0.994	1.006	0.993	1.015	0.998	1.039	0.966	0.982	0.995	1.039	1.013	0.997	0.891	1.025	1.025	1.025	1.025	1.025	1.025	1.025
58	1.017	1.003	1.001	0.994	0.964	0.995	0.982	1.018	0.974	1.020	0.996	0.997	1.005	1.109	0.965	0.965	0.965	0.965	0.965	0.965	0.965
59	0.992	1.026	1.004	1.019	1.004	1.029	1.002	0.968	1.012	1.018	0.983	0.998	1.037	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
60	1.045	1.017	1.059	1.064	1.110	0.994	1.046	1.044	0.996	0.961	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971
61	1.025	1.031	1.024	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
62	1.005	1.079	1.030	1.005	1.038	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049

THE NUMBER THAT APPEARS IN THE COLUMN MARKED "UNDER 1" AND THE ROW MARKED "62" IS THE RATIO OF AVERAGE BASIC PAY AT AGE 63 AND ABOVE TO BASIC PAY AT 62 FOR A MEMBER WITH LESS THAN A COMPLETED YEAR OF ACTIVE DUTY SERVICE



## Enlisted Selected Reserve Promotion and Merit Basic Pay Increase Ratios

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	1.041	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	1.120	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	1.079	1.061	1.084	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	1.064	1.047	1.069	1.291	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	1.051	1.030	1.022	1.050	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	1.038	1.026	1.023	1.021	1.004	1.087	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	1.031	1.026	1.021	1.017	1.013	1.038	1.107	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	1.030	1.027	1.027	1.020	1.021	1.019	1.022	1.089	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	1.030	1.034	1.023	1.023	1.022	1.019	1.015	1.033	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	1.029	1.047	1.027	1.023	1.023	1.023	1.017	1.013	1.045	1.124	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	1.032	1.042	1.031	1.026	1.027	1.025	1.019	1.010	1.012	1.034	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	1.031	1.047	1.034	1.030	1.030	1.030	1.024	1.018	1.017	1.007	1.039	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	1.031	1.034	1.035	1.033	1.029	1.027	1.021	1.017	1.022	1.013	1.026	1.063	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	1.028	1.043	1.037	1.032	1.031	1.025	1.025	1.016	1.020	1.010	1.018	1.012	1.091	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	1.024	1.038	1.029	1.031	1.030	1.029	1.024	1.022	1.024	1.020	1.025	1.018	1.003	1.073	1.000	0.000	0.000	0.000	0.000	0.000	0.000
32	1.023	1.032	1.030	1.030	1.031	1.027	1.025	1.021	1.018	1.021	1.019	1.004	0.996	1.024	1.001	1.000	0.000	0.000	0.000	0.000	0.000
33	1.022	1.018	1.023	1.027	1.025	1.026	1.025	1.032	1.024	1.017	1.021	1.013	1.014	1.007	1.000	1.009	1.000	0.000	0.000	0.000	0.000
34	1.022	1.024	1.016	1.023	1.025	1.027	1.026	1.026	1.026	1.023	1.018	1.013	1.016	1.015	1.005	1.019	1.103	1.000	0.000	0.000	0.000
35	1.020	1.025	1.015	1.018	1.027	1.018	1.028	1.031	1.026	1.020	1.019	1.012	1.011	1.019	1.014	1.020	1.007	1.000	1.000	0.000	0.000
36	1.016	1.017	1.013	1.012	1.022	1.020	1.020	1.026	1.028	1.015	1.020	1.020	1.016	1.008	1.032	1.012	1.022	1.116	1.170	1.000	0.000
37	1.017	1.011	1.013	1.017	1.020	1.020	1.017	1.023	1.021	1.017	1.016	1.014	1.012	1.008	1.003	1.031	0.985	1.024	1.035	1.000	1.000
38	1.016	1.021	1.014	1.013	1.015	1.016	1.016	1.012	1.016	1.017	1.018	1.011	1.010	1.014	1.016	1.015	1.054	0.979	0.976	1.196	1.000
39	1.013	1.014	1.023	1.017	1.017	1.021	1.013	1.017	1.012	1.020	1.016	1.014	1.003	1.007	1.009	1.019	1.003	0.998	0.998	0.998	1.000
40	1.015	1.015	1.021	1.022	1.023	1.025	1.020	1.015	1.010	1.016	1.018	1.005	1.009	1.001	1.008	1.019	1.015	1.010	1.010	1.010	1.000
41	1.016	1.010	1.016	1.025	1.014	1.019	1.013	1.008	1.014	1.020	1.010	1.017	0.999	1.005	1.002	1.007	1.006	1.005	1.005	1.005	1.000
42	1.015	1.014	1.017	1.017	1.021	1.017	1.016	1.022	1.019	1.012	1.013	1.019	1.013	1.005	1.006	0.998	0.980	1.009	1.009	1.009	1.112
43	1.019	1.020	1.014	1.018	1.014	1.016	1.025	1.017	1.024	1.027	1.016	1.012	1.008	1.020	1.019	0.992	1.009	1.015	1.015	1.015	1.015
44	1.039	1.023	1.024	1.018	1.017	1.014	1.025	1.029	1.025	1.031	1.026	1.024	1.013	1.006	0.999	0.995	1.007	0.995	0.995	0.995	0.995
45	1.036	1.024	1.017	1.018	1.016	1.019	1.007	1.020	1.028	1.026	1.022	1.033	1.038	1.014	1.010	1.030	1.007	1.027	1.027	1.027	1.027
46	1.038	1.021	1.022	1.026	1.021	1.016	1.008	1.018	1.013	1.010	1.030	1.025	1.014	1.018	1.027	1.024	1.004	0.985	0.985	0.985	0.985
47	1.034	1.008	1.028	1.011	1.025	1.015	1.028	1.016	1.023	1.023	1.042	1.009	1.022	1.012	1.003	0.994	1.013	1.017	1.017	1.017	1.017
48	1.022	1.006	1.013	1.019	1.022	1.034	1.008	1.025	1.013	1.003	1.001	1.026	1.008	1.012	1.014	0.994	1.014	1.042	1.042	1.042	1.042
49	1.020	1.006	1.012	1.008	1.017	1.031	1.027	1.014	1.015	1.014	1.011	1.017	1.015	1.029	1.057	1.009	0.996	0.977	0.977	0.977	0.977
50	1.010	1.010	1.014	1.018	1.020	1.016	1.019	1.030	1.013	1.007	0.998	1.007	1.021	1.017	0.981	1.055	1.011	0.974	0.974	0.974	0.974
51	1.014	1.011	1.005	1.013	1.015	1.022	1.015	1.013	1.006	1.035	1.003	0.993	1.014	0.990	1.012	0.996	1.053	1.048	1.048	1.048	1.048
52	1.006	1.015	1.007	1.013	1.004	1.015	1.023	1.007	1.013	1.022	0.997	0.978	1.039	1.020	1.046	1.027	1.018	1.018	1.018	1.018	1.018
53	1.003	1.016	1.002	1.007	1.002	1.011	1.012	1.001	1.013	1.004	1.001	1.041	1.008	1.030	1.031	1.036	1.027	1.027	1.027	1.027	1.027
54	1.004	1.007	1.004	0.994	0.990	1.011	1.016	1.023	0.998	1.001	1.029	1.023	1.022	1.012	1.026	1.025	0.994	0.994	0.994	0.994	0.994
55	1.000	1.006	1.002	0.997	0.994	0.996	1.004	1.000	1.007	0.999	1.036	0.968	0.988	1.032	1.027	0.996	1.059	1.059	1.059	1.059	1.059
56	1.007	1.013	1.007	1.001	1.002	1.011	0.996	1.007	1.007	1.016	0.985	1.050	0.982	1.028	0.942	1.009	0.970	0.970	0.970	0.970	0.970
57	1.003	1.003	1.004	1.011	1.006	0.987	1.032	1.023	1.023	1.040	1.014	1.001	1.027	0.966	0.997	0.997	0.997	0.997	0.997	0.997	0.997
58	1.003	1.007	1.001	1.003	1.012	1.021	0.974	0.996	1.017	1.001	1.053	1.005	1.004	1.052	1.084	1.084	1.084	1.084	1.084	1.084	1.084
59	0.982	0.987	0.989	1.007	0.985	1.007	1.043	1.021	0.994	0.943	0.971	1.068	0.934	0.982	0.968	0.968	0.968	0.968	0.968	0.968	0.968
60	0.879	0.822	0.890	0.842	0.796	0.839	1.036	0.934	0.756	0.857	0.738	0.792	0.924	0.851	0.851	0.851	0.851	0.851	0.851	0.851	0.851
61	0.987	1.049	1.005	1.034	1.080	0.936	0.758	0.846	1.062	0.966	1.100	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984
62	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885

THE NUMBER THAT APPEARS IN THE COLUMN MARKED "UNDER 1" AND THE ROW MARKED "62" IS THE RATIO OF AVERAGE BASIC PAY AT AGE 63 AND ABOVE TO BASIC PAY AT 62 FOR A MEMBER WITH LESS THAN A COMPLETED YEAR OF ACTIVE DUTY SERVICE.



## APPENDIX I

### RETIREE AND SURVIVOR RATES

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## RETIREE AND SURVIVOR RATES

The military retiree decrement rates are used to predict death, “other” losses from retired pay status, and rates of transfer from temporary disability to permanent disability. The “other” losses consist primarily of returns to active duty and full waiver of retired pay to receive a higher annuity from the Veterans Administration or Civil Service. These rates were developed by age nearest birthday for officers and enlistees separately, and were further subdivided by three types of retirement: nondisability, temporary disability, and permanent disability. For temporary disability retirees, select rates were created for each of the first five years of retirement. After five years, those who are still in the temporary disability status are transferred to a permanent disability status.

The data for the rates were taken from the Defense Manpower Data Center Retiree and Survivor Files as of September 30 for the years 1981 through 2002. These files were created by the Finance Centers of the military services (now consolidated under the Defense Finance and Accounting Service), which have responsibility for sending monthly retired pay checks to military retirees. A military retiree can be in “paid status” or “nonpaid status.” Nonpaid status indicates that a retiree has an entitlement to an annuity, but the annuity is fully reduced by offsets. Retirees who terminate from paid status during a fiscal year are on the retiree file at the end of that fiscal year with a termination code indicating the type of termination.

The rate development process began by matching two consecutive fiscal year-end files by Social Security number. Cases no longer in paid status were categorized by type of loss. In a few cases, there was no follow-up record. Some of the cases represent changed or corrected Social Security numbers. Where there was a previously retired person with a new Social Security number, it was subtracted from the cases with no follow-up record. The remaining unknowns were prorated. In addition, persons who discontinued a previous waiver of DoD retired pay were subtracted from other losses. After following the above procedures, crude rates were created using the formulas given on page I-3. These were smoothed using a Whittaker-Henderson type B graduation, or by fitting a polynomial to the crude rates. Where there was reason to suspect valid discontinuities in the underlying rates, those segments were not smoothed. A summary of the years on which various rates are based is given on page I-5.

Retiree and survivor rates are shown on pages I-6 through I-18.

## RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

### DEATH OF NONDISABILITY RETIREES (by age nearest birthday)

$$\frac{\text{Nondisability deaths}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Nondisability deaths} + \text{other losses})]}$$

### DEATH OF PERMANENT DISABILITY RETIREES (by age nearest birthday)

$$\frac{\text{Permanent disability deaths}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Permanent disability deaths} + \text{other losses})]}$$

### DEATH OF TEMPORARY DISABILITY RETIREES (by age nearest birthday and years retired)

$$\frac{\text{Temporary disability deaths in category}^1}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Deaths} + \text{transfers} + \text{other losses})]}$$

### OTHER LOSSES FROM NONDISABILITY (by age nearest birthday)

$$\frac{\text{Losses other than death}}{\text{Number at beginning of year}}$$

### OTHER LOSSES FROM PERMANENT DISABILITY (by age nearest birthday)

$$\frac{\text{Losses other than death}}{\text{Number at beginning of year}}$$

### OTHER LOSSES FROM TEMPORARY DISABILITY (by age nearest birthday and years retired)

$$\frac{\text{Losses other than death or transfers to permanent}}{\text{Number at beginning of year}}$$

### TRANSFER FROM TEMPORARY TO PERMANENT DISABILITY (by age nearest birthday and years retired)

$$\frac{\text{Transfers to permanent}}{\text{Number at beginning of year}}$$

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<sup>1</sup> Includes deaths of members who were temporarily disabled at the beginning of the year, then transferred to permanent disability, and later died before the end of the year.

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS  
(cont.)

RETIREE DIVORCE (weighted by coverage amount, by age nearest birthday)

Net retiree divorces  
Number at beginning of year

REMARRIAGE OF SURVIVING SPOUSE (by age nearest birthday)

Surviving spouse remarriages  
Number at beginning of year

SURVIVING CHILD TERMINATION (by age nearest birthday)

Child terminations  
Number at beginning of year

DEATH OF SURVIVING SPOUSE (by age nearest birthday)

Survivor deaths  
Number at beginning of year

OTHER LOSS FROM SURVIVING SPOUSE (by age nearest birthday)

Survivor losses other than deaths  
Number at beginning of year

# SUMMARY OF YEARS ON WHICH RETIREE AND SURVIVOR RATES ARE BASED

## Fiscal Years on Which Rates Are Based

<u>DEATH RATES</u>	<u>1981-1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
ND Officers									X	X	
ND Enlistees									X	X	
PD Officers									X	X	X
PD Enlistees									X	X	X
TD Officers	X	X									
TD Enlistees	X	X									
<u>OTHER LOSS RATES</u>											
ND Officers					X	X	X				
ND Enlistees					X	X	X				
PD Officers									X	X	X
PD Enlistees									X	X	X
TD Officers	X	X									
TD Enlistees	X	X									
<u>TRANSFER RATES</u>											
<u>FROM TD TO PD</u>											
Officers	X	X									
Enlistees	X	X									
<u>RETIREE DIVORCE</u>											
					X	X	X				
<u>SURVIVOR RATES</u>											
Remarriage									X	X	X
Child Termination									X	X	X
Survivor Death									X	X	X
Survivor Other Loss									X	X	X

\*\*\* ND = Nondisabled

PD = Permanently Disabled

TD = Temporarily Disabled

# **RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)**

## **OFFICERS**

Age	Non-disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
16	0.00000	0.00265	0.04672	0.02778	0.02168	0.01407	0.04145
17	0.00000	0.00292	0.04546	0.02704	0.02110	0.01369	0.04033
18	0.00000	0.00312	0.04423	0.02630	0.02053	0.01332	0.03924
19	0.00000	0.00328	0.04304	0.02559	0.01997	0.01296	0.03818
20	0.00000	0.00344	0.04185	0.02489	0.01942	0.01260	0.03713
21	0.00000	0.00359	0.04070	0.02420	0.01889	0.01225	0.03610
22	0.00000	0.00377	0.03957	0.02353	0.01836	0.01191	0.03510
23	0.00000	0.00399	0.03846	0.02287	0.01785	0.01158	0.03412
24	0.00000	0.00423	0.03738	0.02223	0.01735	0.01126	0.03316
25	0.00000	0.00448	0.03633	0.02160	0.01686	0.01094	0.03222
26	0.00000	0.00472	0.03530	0.02099	0.01638	0.01063	0.03131
27	0.00000	0.00493	0.03429	0.02039	0.01591	0.01033	0.03042
28	0.00000	0.00511	0.03331	0.01981	0.01546	0.01003	0.02955
29	0.00000	0.00528	0.03237	0.01925	0.01502	0.00975	0.02872
30	0.00035	0.00544	0.03145	0.01870	0.01459	0.00947	0.02789
31	0.00036	0.00557	0.03057	0.01818	0.01419	0.00920	0.02712
32	0.00037	0.00569	0.02975	0.01769	0.01381	0.00896	0.02639
33	0.00037	0.00575	0.02900	0.01725	0.01346	0.00873	0.02573
34	0.00037	0.00576	0.03078	0.01830	0.01428	0.00927	0.02730
35	0.00036	0.00577	0.03255	0.01936	0.01511	0.00980	0.02888
36	0.00037	0.00585	0.03433	0.02042	0.01593	0.01034	0.03045
37	0.00038	0.00604	0.03612	0.02148	0.01676	0.01088	0.03204
38	0.00040	0.00604	0.03793	0.02256	0.01760	0.01142	0.03365
39	0.00042	0.00604	0.03974	0.02363	0.01844	0.01197	0.03525
40	0.00046	0.00604	0.04154	0.02471	0.01928	0.01251	0.03685
41	0.00049	0.00604	0.04333	0.02577	0.02011	0.01305	0.03843
42	0.00052	0.00604	0.04507	0.02680	0.02092	0.01357	0.03998
43	0.00056	0.00604	0.04678	0.02782	0.02171	0.01408	0.04149
44	0.00063	0.00604	0.04844	0.02880	0.02248	0.01458	0.04297
45	0.00070	0.00604	0.05008	0.02978	0.02324	0.01508	0.04442
46	0.00079	0.00604	0.05173	0.03076	0.02400	0.01557	0.04588
47	0.00090	0.00604	0.05339	0.03175	0.02477	0.01607	0.04736
48	0.00102	0.00604	0.05505	0.03274	0.02555	0.01658	0.04884
49	0.00117	0.00604	0.05673	0.03374	0.02633	0.01708	0.05032
50	0.00127	0.00629	0.05754	0.03422	0.02670	0.01733	0.05104
51	0.00147	0.00690	0.05836	0.03470	0.02708	0.01757	0.05177
52	0.00178	0.00756	0.05917	0.03519	0.02746	0.01782	0.05249
53	0.00216	0.00827	0.05996	0.03566	0.02782	0.01805	0.05319
54	0.00259	0.00904	0.06075	0.03612	0.02819	0.01829	0.05389
55	0.00303	0.00986	0.06152	0.03659	0.02855	0.01852	0.05457
56	0.00346	0.01075	0.06231	0.03705	0.02892	0.01876	0.05527
57	0.00388	0.01170	0.06311	0.03753	0.02929	0.01900	0.05598
58	0.00429	0.01272	0.06394	0.03802	0.02967	0.01925	0.05672
59	0.00474	0.01596	0.06480	0.03854	0.03007	0.01951	0.05748
60	0.00527	0.01880	0.06572	0.03908	0.03050	0.01979	0.05829
61	0.00594	0.01995	0.06671	0.03967	0.03096	0.02009	0.05917



# **RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)**

## **OFFICERS (continued)**

Age	Non-disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
62	0.00676	0.01957	0.06779	0.04031	0.03146	0.02041	0.06013
63	0.00775	0.01862	0.06900	0.04103	0.03202	0.02077	0.06120
64	0.00880	0.01858	0.07034	0.04183	0.03264	0.02118	0.06240
65	0.00998	0.02003	0.07187	0.04274	0.03335	0.02164	0.06375
66	0.01123	0.02338					
67	0.01267	0.02727					
68	0.01432	0.03126					
69	0.01618	0.03419					
70	0.01822	0.03602					
71	0.02046	0.03814					
72	0.02285	0.04069					
73	0.02562	0.04425					
74	0.02878	0.04750					
75	0.03235	0.05026					
76	0.03634	0.05254					
77	0.04078	0.05542					
78	0.04541	0.05975					
79	0.05060	0.06538					
80	0.05673	0.07265					
81	0.06378	0.08075					
82	0.07176	0.08970					
83	0.08100	0.09953					
84	0.09138	0.11077					
85	0.10298	0.12313					
86	0.11608	0.13604					
87	0.13076	0.14878					
88	0.14650	0.16254					
89	0.16392	0.17804					
90	0.18283	0.19684					
91	0.20297	0.21905					
92	0.22601	0.24528					
93	0.25081	0.27517					
94	0.27712	0.30975					
95	0.30471	0.34818					
96	0.33338	0.39034					
97	0.36300	0.43621					
98	0.39347	0.46776					
99	0.42476	0.49911					
100	0.45699	0.53094					
101	0.48548	0.56402					
102	0.51576	0.59918					
103	0.55024	0.63923					
104	0.58880	0.66667					
105	0.62800	0.66667					
106	0.66403	0.66667					
107	0.67163	0.66667					
108	0.67166	0.66667					
109	0.67169	0.66667					
110	1.00000	1.00000					

# **RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)**

## **ENLISTED**

Age	Non-disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
16	0.00000	0.00192	0.01619	0.01011	0.01044	0.00835	0.01115
17	0.00000	0.00212	0.01492	0.00932	0.00962	0.00770	0.01028
18	0.00000	0.00226	0.01368	0.00855	0.00882	0.00706	0.00943
19	0.00000	0.00238	0.01247	0.00779	0.00804	0.00643	0.00859
20	0.00000	0.00249	0.01197	0.00748	0.00772	0.00618	0.00825
21	0.00000	0.00260	0.01145	0.00715	0.00738	0.00591	0.00789
22	0.00000	0.00273	0.01106	0.00691	0.00713	0.00571	0.00762
23	0.00000	0.00289	0.01082	0.00676	0.00698	0.00558	0.00745
24	0.00000	0.00307	0.01084	0.00677	0.00699	0.00559	0.00747
25	0.00000	0.00325	0.01117	0.00698	0.00720	0.00577	0.00770
26	0.00000	0.00342	0.01174	0.00733	0.00757	0.00606	0.00809
27	0.00000	0.00357	0.01254	0.00783	0.00808	0.00647	0.00864
28	0.00000	0.00371	0.01352	0.00844	0.00872	0.00698	0.00931
29	0.00000	0.00383	0.01450	0.00906	0.00935	0.00748	0.00999
30	0.00083	0.00394	0.01538	0.00961	0.00992	0.00794	0.01060
31	0.00084	0.00403	0.01615	0.01009	0.01041	0.00833	0.01112
32	0.00086	0.00403	0.01684	0.01052	0.01086	0.00869	0.01161
33	0.00087	0.00403	0.01751	0.01094	0.01129	0.00904	0.01207
34	0.00087	0.00403	0.01820	0.01137	0.01173	0.00939	0.01254
35	0.00087	0.00440	0.01893	0.01182	0.01220	0.00977	0.01304
36	0.00087	0.00476	0.01975	0.01233	0.01273	0.01019	0.01360
37	0.00091	0.00513	0.02063	0.01289	0.01330	0.01065	0.01421
38	0.00095	0.00549	0.02154	0.01345	0.01389	0.01112	0.01484
39	0.00100	0.00585	0.02235	0.01396	0.01441	0.01154	0.01540
40	0.00107	0.00622	0.02316	0.01447	0.01493	0.01195	0.01595
41	0.00110	0.00605	0.02411	0.01506	0.01554	0.01244	0.01661
42	0.00116	0.00594	0.02528	0.01579	0.01630	0.01305	0.01742
43	0.00127	0.00590	0.02655	0.01658	0.01712	0.01370	0.01829
44	0.00140	0.00592	0.02768	0.01729	0.01784	0.01428	0.01907
45	0.00158	0.00601	0.02863	0.01788	0.01846	0.01478	0.01972
46	0.00178	0.00617	0.02948	0.01842	0.01901	0.01522	0.02031
47	0.00203	0.00640	0.03036	0.01897	0.01958	0.01567	0.02092
48	0.00232	0.00669	0.03131	0.01956	0.02019	0.01616	0.02157
49	0.00264	0.00707	0.03234	0.02020	0.02085	0.01669	0.02228
50	0.00302	0.00753	0.03341	0.02087	0.02154	0.01724	0.02302
51	0.00343	0.00807	0.03518	0.02198	0.02268	0.01816	0.02424
52	0.00391	0.00872	0.03697	0.02309	0.02384	0.01908	0.02547
53	0.00444	0.00947	0.03870	0.02418	0.02495	0.01998	0.02667
54	0.00504	0.01034	0.04035	0.02520	0.02601	0.02082	0.02780
55	0.00570	0.01135	0.04192	0.02619	0.02703	0.02164	0.02888
56	0.00645	0.01250	0.04351	0.02718	0.02805	0.02246	0.02998
57	0.00726	0.01381	0.04519	0.02823	0.02914	0.02333	0.03114
58	0.00816	0.01527	0.04709	0.02941	0.03036	0.02430	0.03244
59	0.00916	0.01691	0.04925	0.03076	0.03175	0.02542	0.03393
60	0.01027	0.01870	0.05166	0.03227	0.03331	0.02666	0.03559
61	0.01153	0.02065	0.05434	0.03395	0.03504	0.02805	0.03744

# **RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)**

## **ENLISTED (continued)**

Age	Non-disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
62	0.01296	0.02274	0.05726	0.03577	0.03692	0.02955	0.03945
63	0.01460	0.02496	0.06033	0.03769	0.03890	0.03114	0.04157
64	0.01641	0.02729	0.06347	0.03965	0.04092	0.03276	0.04373
65	0.01845	0.02973	0.06662	0.04162	0.04295	0.03438	0.04590
66	0.02066	0.03229					
67	0.02307	0.03499					
68	0.02566	0.03786					
69	0.02844	0.04095					
70	0.03145	0.04432					
71	0.03474	0.04801					
72	0.03834	0.05210					
73	0.04225	0.05661					
74	0.04652	0.06162					
75	0.05122	0.06715					
76	0.05636	0.07326					
77	0.06192	0.07999					
78	0.06804	0.08737					
79	0.07470	0.09544					
80	0.08200	0.10424					
81	0.08980	0.11378					
82	0.09835	0.12410					
83	0.10774	0.13521					
84	0.11762	0.14712					
85	0.12812	0.15985					
86	0.13945	0.17339					
87	0.15123	0.18776					
88	0.16400	0.20295					
89	0.17750	0.21897					
90	0.19174	0.24203					
91	0.20670	0.26694					
92	0.22237	0.29352					
93	0.23878	0.32256					
94	0.25589	0.35439					
95	0.27366	0.38804					
96	0.29207	0.42243					
97	0.31800	0.45640					
98	0.34468	0.48942					
99	0.37208	0.52221					
100	0.40030	0.55552					
101	0.42524	0.59014					
102	0.45174	0.62692					
103	0.48194	0.66667					
104	0.51569	0.66667					
105	0.55000	0.66667					
106	0.58155	0.66667					
107	0.58818	0.66667					
108	0.58818	0.66667					
109	0.58818	0.66667					
110	1.00000	1.00000					

# RATES OF NONDEATH LOSSES FROM NONDISABILITY

(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.00000	0.00000	56	0.00000	0.00151
17	0.00000	0.00000	57	0.00000	0.00170
18	0.00000	0.00000	58	0.00000	0.00200
19	0.00000	0.00000	59	0.00000	0.00187
20	0.00000	0.00000	60	0.00000	0.00207
21	0.00000	0.00000	61	0.00000	0.00194
22	0.00000	0.00000	62	0.00000	0.00178
23	0.00000	0.00000	63	0.00000	0.00149
24	0.00000	0.00000	64	0.00000	0.00144
25	0.00000	0.00000	65	0.00000	0.00145
26	0.00000	0.00000	66	0.00000	0.00153
27	0.00000	0.00000	67	0.00000	0.00129
28	0.00000	0.00000	68	0.00000	0.00148
29	0.00000	0.00000	69	0.00000	0.00149
30	0.00000	0.00000	70	0.00000	0.00124
31	0.00000	0.00000	71	0.00000	0.00129
32	0.00000	0.00000	72	0.00000	0.00140
33	0.00000	0.00000	73	0.00052	0.00143
34	0.00000	0.00000	74	0.00074	0.00147
35	0.00000	0.00000	75	0.00091	0.00152
36	0.00000	0.00000	76	0.00102	0.00156
37	0.00000	0.00000	77	0.00115	0.00161
38	0.00000	0.00000	78	0.00130	0.00165
39	0.00000	0.00000	79	0.00138	0.00170
40	0.00000	0.00000	80	0.00137	0.00176
41	0.00000	0.00000	81	0.00139	0.00183
42	0.00000	0.00000	82	0.00155	0.00192
43	0.00000	0.00000	83	0.00173	0.00203
44	0.00000	0.00000	84	0.00191	0.00218
45	0.00000	0.00000	85	0.00213	0.00236
46	0.00000	0.00000	86	0.00236	0.00259
47	0.00000	0.00000	87	0.00258	0.00287
48	0.00000	0.00000	88	0.00276	0.00321
49	0.00000	0.00000	89	0.00289	0.00361
50	0.00000	0.00000	90	0.00303	0.00407
51	0.00000	0.00000	91	0.00326	0.00460
52	0.00000	0.00000	92	0.00366	0.00520
53	0.00000	0.00000	93	0.00430	0.00587
54	0.00000	0.00126	94	0.00531	0.00661
55	0.00000	0.00168	95	0.00674	0.00743

# RATES OF NONDEATH, NONTRANSFER LOSSES FROM TEMPORARY DISABILITY

(Age Nearest Birthday)

Age	OFFICERS					ENLISTED				
	Year of Retirement					Year of Retirement				
	One	Two	Three	Four	Five	One	Two	Three	Four	Five
16	0.17685	0.24762	0.24414	0.27861	0.45470	0.26948	0.54695	0.41602	0.38115	0.74683
17	0.16986	0.23916	0.23678	0.26963	0.44499	0.26024	0.50781	0.39748	0.37111	0.73306
18	0.16287	0.23069	0.22942	0.26065	0.43529	0.25073	0.46867	0.37895	0.36084	0.71929
19	0.15589	0.22223	0.22206	0.25167	0.42559	0.24094	0.42954	0.36041	0.35034	0.70553
20	0.14890	0.21376	0.21470	0.24269	0.41588	0.23088	0.39040	0.34187	0.33963	0.69176
21	0.14191	0.20529	0.20733	0.23371	0.40618	0.22054	0.35338	0.32334	0.32868	0.67799
22	0.13493	0.19683	0.19997	0.22473	0.39648	0.21059	0.31889	0.30480	0.31752	0.66422
23	0.12794	0.18836	0.19261	0.21575	0.38677	0.20151	0.28730	0.28755	0.30613	0.65045
24	0.12095	0.17990	0.18525	0.20676	0.37707	0.19207	0.26532	0.27261	0.29452	0.63668
25	0.11396	0.17143	0.17789	0.19778	0.36737	0.18273	0.24786	0.25984	0.28259	0.61826
26	0.10705	0.16297	0.17052	0.18880	0.35766	0.17385	0.23416	0.24945	0.27071	0.60400
27	0.10029	0.15513	0.16316	0.17982	0.34796	0.16628	0.22180	0.23985	0.25989	0.58856
28	0.09377	0.14772	0.15579	0.17086	0.33826	0.16023	0.21635	0.23000	0.25012	0.56467
29	0.08736	0.14087	0.14854	0.16183	0.32855	0.15555	0.21472	0.22078	0.24129	0.54153
30	0.08123	0.13563	0.14149	0.15285	0.31885	0.15190	0.21052	0.21236	0.23335	0.51736
31	0.07550	0.13014	0.13457	0.14394	0.30915	0.14966	0.20232	0.20494	0.22573	0.50401
32	0.07022	0.12624	0.12781	0.13524	0.29944	0.14803	0.19060	0.19788	0.21746	0.49662
33	0.06545	0.12119	0.12125	0.12705	0.28973	0.14619	0.18257	0.19069	0.20826	0.48510
34	0.06118	0.11525	0.11478	0.11955	0.28000	0.14372	0.17893	0.18286	0.19806	0.47263
35	0.05740	0.10725	0.10824	0.11273	0.27026	0.14014	0.17631	0.17472	0.18706	0.46077
36	0.05384	0.09823	0.10154	0.10652	0.26052	0.13527	0.17017	0.16516	0.17542	0.44969
37	0.05034	0.08791	0.09462	0.10066	0.25078	0.12900	0.15587	0.15234	0.16310	0.43776
38	0.04686	0.07729	0.08743	0.09483	0.24107	0.12116	0.13361	0.13601	0.15006	0.41957
39	0.04337	0.06728	0.07999	0.08905	0.23139	0.11239	0.10614	0.11691	0.13615	0.39268
40	0.03981	0.05859	0.07236	0.08326	0.22174	0.10376	0.07857	0.09743	0.12185	0.35601
41	0.03621	0.05196	0.06463	0.07734	0.21215	0.09619	0.05962	0.08018	0.10773	0.31194
42	0.03262	0.04618	0.05699	0.07126	0.20263	0.08980	0.04921	0.06653	0.09453	0.26349
43	0.02906	0.04180	0.04967	0.06504	0.19320	0.08440	0.04440	0.05613	0.08259	0.22141
44	0.02552	0.03717	0.04279	0.05877	0.18385	0.07940	0.04269	0.04840	0.07197	0.19438
45	0.02207	0.03168	0.03648	0.05246	0.17461	0.07472	0.04273	0.04274	0.06267	0.18270
46	0.01886	0.02586	0.03079	0.04619	0.16547	0.07040	0.04279	0.03861	0.05434	0.18079
47	0.01601	0.01965	0.02582	0.04015	0.15643	0.06640	0.04191	0.03597	0.04697	0.17593
48	0.01359	0.01381	0.02154	0.03451	0.14749	0.06261	0.03998	0.03460	0.04059	0.16712
49	0.01164	0.00899	0.01794	0.02941	0.13863	0.05916	0.03771	0.03430	0.03517	0.15520
50	0.01017	0.00546	0.01495	0.02498	0.12986	0.05637	0.03679	0.03451	0.03072	0.14401
51	0.00914	0.00298	0.01251	0.02128	0.12118	0.05430	0.03716	0.03496	0.02715	0.13607
52	0.00846	0.00176	0.01051	0.01826	0.11257	0.05276	0.03903	0.03563	0.02441	0.13277
53	0.00807	0.00131	0.00886	0.01583	0.10402	0.05154	0.04192	0.03636	0.02241	0.13415
54	0.00787	0.00143	0.00750	0.01390	0.09553	0.05062	0.04504	0.03692	0.02106	0.13819
55	0.00778	0.00165	0.00637	0.01238	0.08710	0.04994	0.04717	0.03719	0.02029	0.14332
56	0.00777	0.00191	0.00542	0.01129	0.07870	0.04932	0.04817	0.03722	0.02000	0.14775
57	0.00781	0.00202	0.00464	0.01060	0.07036	0.04865	0.04799	0.03706	0.02006	0.15127
58	0.00788	0.00192	0.00400	0.01026	0.06204	0.04784	0.04682	0.03693	0.02035	0.15270
59	0.00793	0.00164	0.00351	0.01023	0.05375	0.04695	0.04485	0.03697	0.02082	0.15087
60	0.00796	0.00115	0.00312	0.01042	0.04548	0.04602	0.04221	0.03724	0.02140	0.14544
61	0.00797	0.00048	0.00282	0.01074	0.03722	0.04508	0.03875	0.03773	0.02206	0.13806
62	0.00797	0.00000	0.00257	0.01109	0.02897	0.04417	0.03485	0.03838	0.02280	0.13012
63	0.00798	0.00000	0.00235	0.01143	0.02073	0.04328	0.03077	0.03916	0.02360	0.12217
64	0.00798	0.00000	0.00213	0.01176	0.01249	0.04236	0.02663	0.04001	0.02444	0.11423
65	0.00798	0.00000	0.00191	0.01210	0.00425	0.04145	0.02246	0.04086	0.02527	0.10629

# TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY

(Age Nearest Birthday)

Age	OFFICERS				ENLISTED			
	Year of Retirement				Year of Retirement			
	One	Two	Three	Four	One	Two	Three	Four
16	0.05312	0.06331	0.12999	0.10350	0.00128	0.03993	0.02009	0.00000
17	0.05548	0.07171	0.13345	0.11410	0.00696	0.05348	0.02912	0.00210
18	0.05784	0.08011	0.13692	0.12470	0.01264	0.06703	0.03815	0.02277
19	0.06019	0.08850	0.14039	0.13530	0.01832	0.08058	0.04718	0.04343
20	0.06255	0.09690	0.14385	0.14589	0.02401	0.09413	0.05622	0.06410
21	0.06491	0.10529	0.14732	0.15649	0.02969	0.10768	0.06525	0.08476
22	0.06727	0.11369	0.15079	0.16709	0.03532	0.12018	0.07428	0.10543
23	0.06963	0.12208	0.15426	0.17769	0.04083	0.13061	0.08322	0.12609
24	0.07198	0.13048	0.15772	0.18828	0.04620	0.13826	0.09194	0.14667
25	0.07434	0.13888	0.16119	0.19888	0.05141	0.14402	0.10052	0.16643
26	0.07670	0.14738	0.16466	0.20948	0.05650	0.14876	0.10888	0.18391
27	0.07906	0.15598	0.16813	0.22008	0.06149	0.15329	0.11672	0.19669
28	0.08141	0.16468	0.17160	0.23067	0.06637	0.15810	0.12419	0.20594
29	0.08377	0.17348	0.17522	0.24125	0.07115	0.16347	0.13159	0.21303
30	0.08613	0.18240	0.17932	0.25182	0.07579	0.16965	0.13908	0.21812
31	0.08849	0.19146	0.18417	0.26234	0.08028	0.17622	0.14672	0.22214
32	0.09085	0.20070	0.19003	0.27281	0.08459	0.18383	0.15489	0.22711
33	0.09320	0.21014	0.19718	0.28319	0.08871	0.19275	0.16369	0.23397
34	0.09556	0.21980	0.20588	0.29342	0.09260	0.20347	0.17337	0.24277
35	0.09792	0.22967	0.21604	0.30347	0.09623	0.21671	0.18391	0.25257
36	0.10028	0.23968	0.22720	0.31328	0.09957	0.23247	0.19513	0.26298
37	0.10263	0.24976	0.23875	0.32281	0.10259	0.25095	0.20689	0.27416
38	0.10499	0.25977	0.25012	0.33197	0.10525	0.27147	0.21907	0.28558
39	0.10735	0.26955	0.26096	0.34068	0.10760	0.29231	0.23154	0.29749
40	0.10971	0.27893	0.27091	0.34888	0.10970	0.31207	0.24390	0.30924
41	0.11207	0.28774	0.28005	0.35652	0.11158	0.32849	0.25571	0.32025
42	0.11442	0.29582	0.28822	0.36353	0.11324	0.34074	0.26655	0.32970
43	0.11678	0.30305	0.29517	0.36985	0.11471	0.34896	0.27607	0.33742
44	0.11914	0.30933	0.30066	0.37545	0.11599	0.35342	0.28409	0.34340
45	0.12150	0.31462	0.30484	0.38036	0.11708	0.35550	0.29025	0.34822
46	0.12385	0.31888	0.30771	0.38465	0.11797	0.35648	0.29459	0.35309
47	0.12621	0.32211	0.30905	0.38835	0.11866	0.35725	0.29715	0.35825
48	0.12857	0.32436	0.30885	0.39156	0.11913	0.35822	0.29798	0.36367
49	0.13093	0.32567	0.30723	0.39436	0.11935	0.35904	0.29709	0.36986
50	0.13329	0.32614	0.30470	0.39678	0.11935	0.35954	0.29468	0.37641
51	0.13564	0.32585	0.30154	0.39884	0.11912	0.35964	0.29092	0.38268
52	0.13800	0.32491	0.29815	0.40060	0.11870	0.35918	0.28605	0.38817
53	0.14036	0.32340	0.29514	0.40209	0.11814	0.35769	0.28019	0.39222
54	0.14272	0.32143	0.29302	0.40337	0.11748	0.35480	0.27350	0.39502
55	0.14507	0.31909	0.29222	0.40447	0.11674	0.35018	0.26612	0.39704
56	0.14743	0.31646	0.29306	0.40545	0.11593	0.34390	0.25819	0.39888
57	0.14979	0.31363	0.29557	0.40636	0.11508	0.33639	0.24986	0.40058
58	0.15215	0.31066	0.29948	0.40721	0.11419	0.32805	0.24121	0.40200
59	0.15450	0.30762	0.30461	0.40804	0.11328	0.31923	0.23227	0.40302
60	0.15686	0.30454	0.31057	0.40887	0.11235	0.31021	0.22316	0.40363
61	0.15922	0.30146	0.31702	0.40971	0.11140	0.30122	0.21394	0.40379
62	0.16158	0.29840	0.32379	0.41056	0.11044	0.29222	0.20468	0.40342
63	0.16394	0.29536	0.33077	0.41140	0.10947	0.28316	0.19538	0.40256
64	0.16629	0.29234	0.33782	0.41223	0.10850	0.27402	0.18607	0.40139
65	0.16865	0.28932	0.34490	0.41306	0.10752	0.26484	0.17675	0.40014

# **RATES OF NONDEATH LOSSES FROM PERMANENT DISABILITY**

(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.06133	0.13158	54	0.00652	0.02104
17	0.06133	0.13158	55	0.00621	0.02170
18	0.06133	0.13158	56	0.00592	0.02203
19	0.06133	0.13158	57	0.00565	0.02203
20	0.06133	0.13158	58	0.00540	0.02169
21	0.06133	0.13158	59	0.00516	0.02110
22	0.06133	0.13158	60	0.00495	0.02032
23	0.06133	0.13158	61	0.00474	0.01944
24	0.04841	0.10386	62	0.00456	0.01851
25	0.04204	0.09019	63	0.00439	0.01755
26	0.03685	0.07907	64	0.00424	0.01659
27	0.03283	0.07043	65	0.00410	0.01568
28	0.02981	0.06396	66	0.00398	0.01488
29	0.02762	0.05925	67	0.00387	0.01422
30	0.02605	0.05588	68	0.00377	0.01376
31	0.02490	0.05342	69	0.00369	0.01349
32	0.02398	0.05145	70	0.00363	0.01337
33	0.02312	0.04961	71	0.00358	0.01333
34	0.02221	0.04766	72	0.00354	0.01327
35	0.02118	0.04544	73	0.00351	0.01311
36	0.02002	0.04296	74	0.00349	0.01278
37	0.01881	0.04036	75	0.00349	0.01230
38	0.01790	0.03780	76	0.00350	0.01179
39	0.01703	0.02515	77	0.00352	0.01140
40	0.01620	0.02380	78	0.00355	0.01128
41	0.01541	0.02276	79	0.00684	0.01163
42	0.01465	0.02194	80	0.00627	0.01256
43	0.01133	0.02128	81	0.00548	0.01411
44	0.01077	0.02064	82	0.00636	0.01176
45	0.01024	0.02000	83	0.00538	0.01176
46	0.00974	0.01937	84	0.00512	0.01176
47	0.00925	0.01883	85	0.00581	0.01176
48	0.00879	0.01841	86	0.00581	0.01176
49	0.00836	0.01823	87	0.00581	0.01176
50	0.00795	0.01832	88	0.00581	0.01176
51	0.00756	0.01871	89	0.00581	0.01176
52	0.00719	0.01938	90	0.00581	0.01176
53	0.00684	0.02022			

## RATES OF DIVORCE

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
16	0.0600	50	0.0082
17	0.0585	51	0.0069
18	0.0571	52	0.0057
19	0.0556	53	0.0047
20	0.0541	54	0.0039
21	0.0526	55	0.0032
22	0.0511	56	0.0027
23	0.0493	57	0.0019
24	0.0471	58	0.0012
25	0.0447	59	0.0009
26	0.0421	60	0.0014
27	0.0396	61	0.0000
28	0.0375	62	0.0000
29	0.0362	63	0.0000
30	0.0360	64	0.0000
31	0.0368	65	0.0000
32	0.0384	66	0.0000
33	0.0406	67	0.0000
34	0.0428	68	0.0000
35	0.0444	69	0.0000
36	0.0450	70	0.0000
37	0.0448	71	0.0000
38	0.0437	72	0.0000
39	0.0411	73	0.0000
40	0.0363	74	0.0000
41	0.0309	75	0.0000
42	0.0289	76	0.0000
43	0.0245	77	0.0000
44	0.0207	78	0.0000
45	0.0176	79	0.0000
46	0.0151	80	0.0000
47	0.0131	81	0.0000
48	0.0112	82	0.0000
49	0.0098		



## RATES OF REMARRIAGE

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
16	0.0881	38	0.0189
17	0.0862	39	0.0174
18	0.0842	40	0.0162
19	0.0823	41	0.0152
20	0.0805	42	0.0144
21	0.0772	43	0.0137
22	0.0741	44	0.0131
23	0.0711	45	0.0126
24	0.0682	46	0.0120
25	0.0655	47	0.0114
26	0.0600	48	0.0107
27	0.0552	49	0.0100
28	0.0508	50	0.0091
29	0.0468	51	0.0080
30	0.0433	52	0.0068
31	0.0405	53	0.0053
32	0.0379	54	0.0036
33	0.0332	55	0.0016
34	0.0292	56	0.0000
35	0.0259	57	0.0000
36	0.0231	58	0.0000
37	0.0208	59	0.0000

## CHILD TERMINATION RATES

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>
0	0.01
1	0.00
2	0.00
3	0.00
4	0.00
5	0.00
6	0.00
7	0.00
8	0.00
9	0.00
10	0.00
11	0.00
12	0.00
13	0.00
14	0.00
15	0.00
16	0.00
17	0.20
18	0.28
19	0.17
20	0.17
21	0.39
22	0.69
23	0.05

# **SURVIVOR DEATH RATES**

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0	0.00605	55	0.00598
1	0.00261	56	0.00644
2	0.00170	57	0.00698
3	0.00127	58	0.00757
4	0.00095	59	0.00827
5	0.00086	60	0.00904
6	0.00080	61	0.00989
7	0.00075	62	0.01083
8	0.00067	63	0.01189
9	0.00064	64	0.01305
10	0.00064	65	0.01428
11	0.00068	66	0.01558
12	0.00073	67	0.01694
13	0.00081	68	0.01833
14	0.00094	69	0.01976
15	0.00109	70	0.02127
16	0.00120	71	0.02289
17	0.00131	72	0.02461
18	0.00137	73	0.02649
19	0.00138	74	0.02854
20	0.00138	75	0.03083
21	0.00137	76	0.03338
22	0.00137	77	0.03625
23	0.00142	78	0.03952
24	0.00131	79	0.04327
25	0.00128	80	0.04760
26	0.00131	81	0.05256
27	0.00153	82	0.05823
28	0.00158	83	0.06461
29	0.00179	84	0.07181
30	0.00179	85	0.07987
31	0.00201	86	0.08888
32	0.00207	87	0.09891
33	0.00202	88	0.10989
34	0.00225	89	0.12199
35	0.00226	90	0.13514
36	0.00225	91	0.14936
37	0.00223	92	0.16463
38	0.00227	93	0.18109
39	0.00218	94	0.19860
40	0.00222	95	0.21713
41	0.00222	96	0.23673
42	0.00222	97	0.25729
43	0.00222	98	0.27881
44	0.00224	99	0.30125
45	0.00242	100	0.32477
46	0.00242	101	0.34930
47	0.00243	102	0.37493
48	0.00243	103	0.39984
49	0.00244	104	0.42686
50	0.00488	105	0.45356
51	0.00493	106	0.47748
52	0.00507	107	0.50113
53	0.00531	108	0.52336
54	0.00560	109	0.54387

# **SURVIVOR OTHER LOSS RATES**

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0	0.00000	55	0.00346
1	0.00000	56	0.00790
2	0.00000	57	0.00571
3	0.00000	58	0.00664
4	0.00000	59	0.00856
5	0.00000	60	0.00711
6	0.00000	61	0.00552
7	0.00000	62	0.00737
8	0.00000	63	0.00721
9	0.00000	64	0.00449
10	0.00000	65	0.00315
11	0.00000	66	0.00476
12	0.00000	67	0.00489
13	0.00000	68	0.00365
14	0.00000	69	0.00281
15	0.00000	70	0.00384
16	0.00000	71	0.00387
17	0.00000	72	0.00365
18	0.00000	73	0.00316
19	0.00000	74	0.00321
20	0.00000	75	0.00198
21	0.00000	76	0.00284
22	0.00000	77	0.00258
23	0.00000	78	0.00245
24	0.00000	79	0.00164
25	0.00000	80	0.00207
26	0.00000	81	0.00222
27	0.01244	82	0.00274
28	0.01244	83	0.00186
29	0.01244	84	0.00462
30	0.01244	85	0.00287
31	0.01244	86	0.00473
32	0.01244	87	0.00271
33	0.01244	88	0.00349
34	0.01244	89	0.00321
35	0.01244	90	0.00321
36	0.01244	91	0.00490
37	0.01244	92	0.00175
38	0.02326	93	0.00175
39	0.02326	94	0.00175
40	0.02933	95	0.00175
41	0.02933	96	0.00000
42	0.01308	97	0.00000
43	0.02378	98	0.00000
44	0.01121	99	0.00000
45	0.01121	100	0.00000
46	0.01242	101	0.00000
47	0.01305	102	0.00000
48	0.01532	103	0.00000
49	0.01363	104	0.00000
50	0.01104	105	0.00000
51	0.01143	106	0.00000
52	0.00705	107	0.00000
53	0.00774	108	0.00000
54	0.01148	109	0.00000

APPENDIX J

MORTALITY IMPROVEMENT FACTORS

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## MORTALITY IMPROVEMENT FACTORS

Mortality rates in the valuation for active (non-reserve) military, nondisabled retirees, and survivor beneficiaries are decreased (or “improved”) over time in order to reflect the long-term trend toward such declines. No mortality improvement is assumed for disabled retirees because their mortality patterns are too easily affected by economic variables, periods of war, and by the policies of administering the disability retirement program (i.e., periods of relative laxity or stringency in determining an individual’s degree of disability or recovery from disability).

Mortality improvement factors were formed using data from the Social Security Administration. The Office of the Actuary, like the Social Security Administration, projects mortality rates by age and sex for each quinquennial year of their valuation projection period through the year 2080. We used the rates which underlie the 2000 Trustee’s Report, Alternative II (II-A and II-B had identical mortality assumptions).

To construct military mortality improvement factors, the corresponding combined sex tables were constructed. Mortality improvement factors were then computed by taking the fifth root of the ratio between (1) the combined sex mortality rate for a given age and year and (2) combined sex mortality rate for the same age five years earlier. Five sets of values for the percent of females were used: active duty officers, active duty enlistees, nondisabled retired officers, nondisabled retired enlistees, and survivors. For each set, the percent of females was both age- and year-specific, with the initial percent taken from the September 1999 military files. There are consequently five sets of mortality improvement factors used in the valuation of the military retirement system.

Even though the mortality improvement factors are based on Social Security data, they should apply reasonably well to the military retirement system. While the average military person may be somewhat healthier than the average person in the social security population, the mortality improvement factors are in the form of percentages. If the mortality for relatively healthy military lives is already small, then the improvement in terms of fewer deaths is slight, even though the percentage improvement is the same as for relatively less healthy lives.

## Active Officer Mortality Improvement Rates

	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
Age																				
16	0.96007	1.04534	0.96223	0.99444	0.98901	0.98908	0.99008	0.99127	0.99191	0.99199	0.99210	0.99204	0.99228	0.99207	0.99205	0.99246	0.99184	0.99264	0.99223	0.99205
17	0.95817	1.04580	0.96158	0.99454	0.98899	0.98913	0.99028	0.99118	0.99214	0.99211	0.99200	0.99222	0.99246	0.99208	0.99237	0.99243	0.99223	0.99240	0.99250	0.99221
18	0.95678	1.04242	0.96201	0.99452	0.98829	0.98850	0.99001	0.99113	0.99223	0.99191	0.99205	0.99222	0.99257	0.99205	0.99252	0.99241	0.99193	0.99258	0.99247	0.99228
19	0.95580	1.03656	0.96346	0.99428	0.98730	0.98750	0.98918	0.99108	0.99206	0.99192	0.99210	0.99219	0.99230	0.99214	0.99235	0.99246	0.99207	0.99261	0.99223	0.99239
20	0.95474	1.02270	0.97264	0.99404	0.98618	0.98658	0.98837	0.99082	0.99203	0.99200	0.99179	0.99231	0.99214	0.99225	0.99216	0.99246	0.99208	0.99243	0.99230	0.99263
21	0.95439	0.99652	0.99555	0.99389	0.98523	0.98585	0.98779	0.99083	0.99176	0.99199	0.99196	0.99214	0.99209	0.99210	0.99228	0.99228	0.99235	0.99230	0.99231	0.99262
22	0.95504	1.00351	0.98723	0.99355	0.98474	0.98538	0.98755	0.99064	0.99158	0.99214	0.99193	0.99229	0.99185	0.99204	0.99242	0.99220	0.99226	0.99243	0.99221	0.99250
23	0.95680	1.00365	0.99057	0.99304	0.98463	0.98554	0.98743	0.99062	0.99174	0.99192	0.99195	0.99228	0.99177	0.99225	0.99221	0.99218	0.99227	0.99233	0.99246	0.99250
24	0.95953	1.00919	0.98909	0.99236	0.98505	0.98595	0.98754	0.99084	0.99143	0.99217	0.99181	0.99214	0.99207	0.99211	0.99234	0.99226	0.99219	0.99217	0.99237	0.99266
25	0.96250	1.01446	0.98604	0.99156	0.98522	0.98636	0.98789	0.99060	0.99154	0.99195	0.99200	0.99212	0.99205	0.99215	0.99211	0.99231	0.99219	0.99249	0.99241	0.99244
26	0.96569	1.01619	0.98533	0.99090	0.98544	0.98669	0.98798	0.99073	0.99152	0.99195	0.99205	0.99193	0.99206	0.99222	0.99214	0.99235	0.99209	0.99250	0.99232	0.99252
27	0.97034	1.01882	0.98665	0.99085	0.98576	0.98727	0.98824	0.99074	0.99153	0.99192	0.99202	0.99189	0.99202	0.99241	0.99192	0.99235	0.99205	0.99250	0.99253	0.99253
28	0.97637	1.02067	0.99039	0.99176	0.98601	0.98797	0.98884	0.99098	0.99157	0.99176	0.99202	0.99193	0.99222	0.99216	0.99192	0.99249	0.99204	0.99268	0.99250	0.99243
29	0.98316	1.02426	0.99396	0.99322	0.98650	0.98855	0.98947	0.99122	0.99161	0.99178	0.99183	0.99209	0.99217	0.99213	0.99228	0.99219	0.99234	0.99257	0.99258	0.99255
30	0.99030	1.02675	1.00141	0.99466	0.98677	0.98921	0.99015	0.99119	0.99169	0.99189	0.99187	0.99196	0.99222	0.99213	0.99226	0.99237	0.99233	0.99252	0.99267	0.99247
31	0.99651	1.02645	1.00653	0.99595	0.98692	0.98978	0.99058	0.99131	0.99176	0.99178	0.99178	0.99198	0.99240	0.99191	0.99245	0.99212	0.99268	0.99243	0.99282	0.99259
32	1.00040	1.02587	1.01184	0.99716	0.98681	0.98990	0.99066	0.99138	0.99170	0.99164	0.99194	0.99199	0.99223	0.99207	0.99236	0.99228	0.99258	0.99253	0.99246	0.99288
33	1.00151	1.02981	1.00997	0.99834	0.98644	0.98946	0.99055	0.99113	0.99168	0.99164	0.99176	0.99194	0.99229	0.99198	0.99225	0.99231	0.99262	0.99257	0.99249	0.99270
34	1.00043	1.03148	1.01052	0.99927	0.98569	0.98882	0.98996	0.99114	0.99136	0.99173	0.99172	0.99187	0.99201	0.99204	0.99229	0.99235	0.99245	0.99258	0.99270	0.99270
35	0.99849	1.03441	1.00877	1.00009	0.98507	0.98795	0.98941	0.99090	0.99123	0.99156	0.99169	0.99181	0.99192	0.99212	0.99216	0.99240	0.99231	0.99260	0.99251	0.99290
36	0.99665	1.03435	1.00679	1.00058	0.98422	0.98713	0.98899	0.99064	0.99119	0.99136	0.99172	0.99167	0.99193	0.99196	0.99211	0.99231	0.99241	0.99269	0.99241	0.99276
37	0.99441	1.03136	1.00625	1.00077	0.98359	0.98650	0.98841	0.99038	0.99112	0.99137	0.99157	0.99163	0.99186	0.99200	0.99201	0.99234	0.99240	0.99250	0.99256	0.99271
38	0.99207	1.02621	1.00924	1.00052	0.98305	0.98590	0.98802	0.99027	0.99105	0.99126	0.99141	0.99158	0.99175	0.99202	0.99198	0.99228	0.99233	0.99257	0.99245	0.99292
39	0.98963	1.01902	1.01129	0.99994	0.98256	0.98534	0.98778	0.99006	0.99096	0.99123	0.99135	0.99158	0.99165	0.99194	0.99194	0.99232	0.99233	0.99255	0.99259	0.99268
40	0.98726	1.01193	1.01560	0.99912	0.98228	0.98487	0.98752	0.99005	0.99088	0.99110	0.99138	0.99158	0.99171	0.99188	0.99196	0.99229	0.99229	0.99262	0.99262	0.99271
41	0.98494	1.00620	1.01690	0.99814	0.98190	0.98445	0.98724	0.98991	0.99092	0.99103	0.99134	0.99149	0.99173	0.99183	0.99203	0.99229	0.99228	0.99259	0.99267	0.99275
42	0.98268	1.00137	1.01581	0.99702	0.98138	0.98392	0.98685	0.98971	0.99068	0.99090	0.99127	0.99139	0.99167	0.99175	0.99202	0.99216	0.99234	0.99234	0.99269	0.99273
43	0.98045	0.99815	1.01315	0.99582	0.98071	0.98313	0.98622	0.98939	0.99051	0.99068	0.99107	0.99124	0.99149	0.99162	0.99187	0.99206	0.99222	0.99234	0.99264	0.99253
44	0.97849	0.99575	1.00912	0.99457	0.98001	0.98235	0.98557	0.98894	0.99027	0.99055	0.99079	0.99101	0.99130	0.99140	0.99179	0.99186	0.99210	0.99228	0.99245	0.99256
45	0.97695	0.99427	1.00420	0.99337	0.97940	0.98167	0.98494	0.98857	0.99003	0.99026	0.99059	0.99086	0.99101	0.99132	0.99158	0.99173	0.99191	0.99217	0.99241	0.99241
46	0.97591	0.99267	1.00093	0.99219	0.97904	0.98122	0.98455	0.98836	0.98980	0.99020	0.99038	0.99075	0.99094	0.99121	0.99149	0.99162	0.99186	0.99218	0.99229	0.99249
47	0.97526	0.99024	0.99849	0.99061	0.97891	0.98098	0.98441	0.98835	0.98976	0.99016	0.99045	0.99076	0.99091	0.99121	0.99146	0.99173	0.99193	0.99211	0.99232	0.99256
48	0.97499	0.98713	0.99756	0.98874	0.97912	0.98110	0.98446	0.98850	0.98991	0.99037	0.99063	0.99084	0.99115	0.99136	0.99165	0.99179	0.99206	0.99229	0.99246	0.99268
49	0.97500	0.98395	0.99701	0.98674	0.97948	0.98133	0.98479	0.98877	0.99020	0.99062	0.99084	0.99114	0.99136	0.99161	0.99185	0.99205	0.99228	0.99240	0.99263	0.99289
50	0.97507	0.98125	0.99620	0.98500	0.97994	0.98172	0.98520	0.98902	0.99045	0.99088	0.99119	0.99133	0.99163	0.99186	0.99199	0.99229	0.99243	0.99267	0.99279	0.99301
51	0.97551	0.97884	0.99495	0.98365	0.98039	0.98210	0.98550	0.98927	0.99065	0.99112	0.99134	0.99155	0.99175	0.99206	0.99217	0.99243	0.99260	0.99273	0.99290	0.99316
52	0.97669	0.97861	0.99103	0.98262	0.98082	0.98245	0.98585	0.98953	0.99081	0.99125	0.99148	0.99166	0.99191	0.99218	0.99226	0.99253	0.99274	0.99290	0.99298	0.99325
53	0.97864	0.97913	0.98808	0.98184	0.98119	0.98279	0.98615	0.98970	0.99092	0.99133	0.99160	0.99174	0.99200	0.99222	0.99237	0.99261	0.99278	0.99296	0.99312	0.99331
54	0.98070	0.97671	0.98561	0.98131	0.98157	0.98319	0.98646	0.98988	0.99101	0.99136	0.99162	0.99183	0.99205	0.99223	0.99243	0.99267	0.99285	0.99300	0.99314	0.99340
55	0.98264	0.97626	0.98280	0.98099	0.98207	0.98364	0.98684	0.99007	0.99113	0.99142	0.99165	0.99190	0.99211	0.99229	0.99249	0.99272	0.99288	0.99308	0.99323	0.99340
56	0.98417	0.97616	0.98083	0.98090	0.98264	0.98419	0.98725	0.99029	0.99118	0.99153	0.99169	0.99192	0.99219	0.99239	0.99252	0.99279	0.99294	0.99315	0.99327	0.99345
57	0.98541	0.97646	0.97982	0.98109	0.98313	0.98469	0.98760	0.99044	0.99125	0.99154	0.99171	0.99198	0.99222	0.99238	0.99257	0.99279	0.99298	0.99318	0.99331	0.99345
58	0.98633	0.97717	0.97979	0.98153	0.98356	0.98507	0.98791	0.99050	0.99127	0.99152	0.99171	0.99198	0.99220	0.99240	0.99258	0.99279	0.99296	0.99319	0.99332	0.99347
59	0.98701	0.97812	0.98034	0.98215	0.98398	0.98546	0.98819	0.99057	0.99125	0.99148	0.99172	0.99195	0.99220	0.99238	0.99257	0.99279	0.99299	0.99318	0.99330	0.99348
60	0.98783	0.97876	0.98095	0.98264	0.98434	0.98579	0.98843	0.99062	0.99119	0.99147	0.99169	0.99194	0.99215	0.99239	0.99258	0.99278	0.99296	0.99317	0.99332	0.99349

## Active Enlisted Mortality Improvement Rates

	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
Age																				
16	0.95965	1.02478	0.97747	0.99437	0.98902	0.98908	0.99009	0.99127	0.99192	0.99198	0.99210	0.99204	0.99227	0.99207	0.99205	0.99246	0.99184	0.99264	0.99223	0.99205
17	0.95774	1.02456	0.97731	0.99448	0.98899	0.98913	0.99029	0.99119	0.99214	0.99211	0.99201	0.99222	0.99247	0.99208	0.99237	0.99243	0.99223	0.99239	0.99250	0.99221
18	0.95638	1.02054	0.97822	0.99448	0.98826	0.98846	0.98996	0.99107	0.99222	0.99191	0.99204	0.99221	0.99258	0.99205	0.99253	0.99237	0.99193	0.99256	0.99249	0.99227
19	0.95546	1.01370	0.98258	0.99425	0.98729	0.98748	0.98913	0.99104	0.99203	0.99189	0.99213	0.99215	0.99228	0.99215	0.99236	0.99241	0.99206	0.99259	0.99225	0.99235
20	0.95447	1.00748	0.98746	0.99406	0.98621	0.98658	0.98835	0.99081	0.99199	0.99200	0.99183	0.99226	0.99212	0.99225	0.99217	0.99243	0.99208	0.99238	0.99230	0.99261
21	0.95415	1.00362	0.99021	0.99397	0.98528	0.98590	0.98781	0.99083	0.99174	0.99197	0.99198	0.99212	0.99205	0.99211	0.99228	0.99225	0.99237	0.99221	0.99232	0.99261
22	0.95486	1.00202	0.99222	0.99366	0.98481	0.98545	0.98758	0.99066	0.99156	0.99212	0.99195	0.99228	0.99180	0.99205	0.99243	0.99217	0.99228	0.99236	0.99222	0.99249
23	0.95667	1.00361	0.99181	0.99308	0.98465	0.98557	0.98743	0.99063	0.99173	0.99191	0.99195	0.99228	0.99176	0.99226	0.99221	0.99217	0.99228	0.99231	0.99247	0.99249
24	0.95938	1.00789	0.98905	0.99235	0.98507	0.98597	0.98754	0.99084	0.99142	0.99217	0.99181	0.99213	0.99206	0.99212	0.99233	0.99225	0.99218	0.99216	0.99237	0.99266
25	0.96237	1.01326	0.98521	0.99153	0.98523	0.98636	0.98789	0.99060	0.99154	0.99195	0.99200	0.99211	0.99204	0.99215	0.99210	0.99230	0.99219	0.99249	0.99241	0.99244
26	0.96562	1.01747	0.98403	0.99084	0.98544	0.98669	0.98797	0.99073	0.99152	0.99195	0.99205	0.99193	0.99206	0.99222	0.99214	0.99235	0.99209	0.99250	0.99231	0.99252
27	0.97033	1.02141	0.98495	0.99080	0.98576	0.98727	0.98824	0.99074	0.99153	0.99192	0.99202	0.99189	0.99202	0.99241	0.99191	0.99234	0.99204	0.99250	0.99253	0.99252
28	0.97637	1.02304	0.98987	0.99168	0.98602	0.98797	0.98885	0.99098	0.99157	0.99176	0.99202	0.99193	0.99222	0.99216	0.99192	0.99249	0.99203	0.99268	0.99249	0.99243
29	0.98316	1.02452	0.99631	0.99312	0.98650	0.98856	0.98948	0.99122	0.99161	0.99178	0.99183	0.99209	0.99217	0.99213	0.99227	0.99219	0.99234	0.99257	0.99257	0.99255
30	0.99033	1.02482	1.00301	0.99453	0.98678	0.98921	0.99015	0.99119	0.99169	0.99189	0.99188	0.99195	0.99222	0.99213	0.99226	0.99237	0.99233	0.99252	0.99267	0.99247
31	0.99656	1.02487	1.00879	0.99583	0.98692	0.98979	0.99058	0.99131	0.99176	0.99178	0.99178	0.99198	0.99240	0.99191	0.99244	0.99212	0.99268	0.99243	0.99282	0.99258
32	1.00051	1.02726	1.01055	0.99704	0.98683	0.98992	0.99067	0.99138	0.99169	0.99164	0.99194	0.99199	0.99223	0.99207	0.99236	0.99228	0.99258	0.99253	0.99246	0.99288
33	1.00165	1.02964	1.01085	0.99819	0.98647	0.98950	0.99057	0.99113	0.99168	0.99164	0.99176	0.99193	0.99229	0.99198	0.99224	0.99231	0.99262	0.99256	0.99249	0.99270
34	1.00064	1.03171	1.00929	0.99919	0.98572	0.98887	0.98998	0.99114	0.99136	0.99173	0.99171	0.99186	0.99201	0.99204	0.99229	0.99234	0.99245	0.99257	0.99270	0.99269
35	0.99881	1.03330	1.00747	1.00002	0.98511	0.98799	0.98944	0.99091	0.99123	0.99156	0.99168	0.99180	0.99192	0.99212	0.99216	0.99239	0.99230	0.99259	0.99251	0.99289
36	0.99694	1.03440	1.00467	1.00053	0.98426	0.98718	0.98902	0.99065	0.99118	0.99135	0.99171	0.99166	0.99193	0.99194	0.99210	0.99231	0.99240	0.99268	0.99240	0.99275
37	0.99473	1.03234	1.00538	1.00069	0.98364	0.98656	0.98844	0.99038	0.99111	0.99136	0.99156	0.99162	0.99185	0.99199	0.99199	0.99233	0.99239	0.99248	0.99256	0.99269
38	0.99236	1.02762	1.00719	1.00049	0.98309	0.98596	0.98805	0.99027	0.99104	0.99125	0.99140	0.99157	0.99174	0.99201	0.99197	0.99228	0.99232	0.99256	0.99244	0.99291
39	0.98990	1.02043	1.01079	0.99993	0.98260	0.98538	0.98781	0.99006	0.99095	0.99123	0.99134	0.99158	0.99164	0.99194	0.99193	0.99231	0.99233	0.99254	0.99258	0.99267
40	0.98746	1.01309	1.01471	0.99913	0.98230	0.98490	0.98753	0.99005	0.99087	0.99109	0.99138	0.99157	0.99171	0.99188	0.99195	0.99228	0.99229	0.99262	0.99261	0.99270
41	0.98507	1.00748	1.01677	0.99816	0.98195	0.98450	0.98727	0.98991	0.99091	0.99101	0.99133	0.99148	0.99171	0.99182	0.99201	0.99229	0.99227	0.99257	0.99267	0.99273
42	0.98276	1.00181	1.01715	0.99706	0.98139	0.98393	0.98686	0.98971	0.99068	0.99090	0.99126	0.99139	0.99167	0.99175	0.99202	0.99216	0.99234	0.99234	0.99269	0.99272
43	0.98049	0.99873	1.01421	0.99586	0.98073	0.98316	0.98624	0.98938	0.99050	0.99067	0.99106	0.99124	0.99148	0.99161	0.99186	0.99205	0.99222	0.99233	0.99263	0.99252
44	0.97852	0.99581	1.00934	0.99460	0.98002	0.98236	0.98557	0.98894	0.99026	0.99054	0.99078	0.99100	0.99129	0.99140	0.99178	0.99185	0.99209	0.99228	0.99244	0.99255
45	0.97697	0.99371	1.00440	0.99340	0.97940	0.98168	0.98494	0.98856	0.99002	0.99025	0.99058	0.99085	0.99099	0.99131	0.99157	0.99172	0.99190	0.99216	0.99241	0.99239
46	0.97591	0.99163	1.00083	0.99219	0.97904	0.98122	0.98455	0.98836	0.98980	0.99019	0.99038	0.99075	0.99094	0.99121	0.99148	0.99162	0.99186	0.99218	0.99229	0.99249
47	0.97523	0.98936	0.99656	0.99059	0.97891	0.98098	0.98442	0.98836	0.98977	0.99017	0.99046	0.99077	0.99091	0.99122	0.99147	0.99173	0.99194	0.99212	0.99232	0.99256
48	0.97494	0.98638	0.99558	0.98873	0.97911	0.98110	0.98446	0.98850	0.98991	0.99037	0.99063	0.99084	0.99115	0.99136	0.99164	0.99179	0.99205	0.99229	0.99246	0.99268
49	0.97492	0.98351	0.99504	0.98675	0.97949	0.98135	0.98480	0.98878	0.99021	0.99063	0.99085	0.99115	0.99137	0.99162	0.99186	0.99206	0.99229	0.99241	0.99264	0.99290
50	0.97499	0.98110	0.99210	0.98506	0.97994	0.98172	0.98520	0.98902	0.99045	0.99088	0.99119	0.99133	0.99163	0.99186	0.99199	0.99229	0.99243	0.99267	0.99279	0.99301
51	0.97544	0.97930	0.99085	0.98373	0.98057	0.98226	0.98560	0.98933	0.99070	0.99117	0.99139	0.99160	0.99181	0.99211	0.99222	0.99248	0.99265	0.99277	0.99294	0.99320
52	0.97658	0.97789	0.98882	0.98268	0.98102	0.98264	0.98597	0.98959	0.99086	0.99130	0.99153	0.99171	0.99196	0.99223	0.99231	0.99257	0.99278	0.99294	0.99302	0.99329
53	0.97844	0.97682	0.98598	0.98193	0.98142	0.98299	0.98628	0.98977	0.99097	0.99138	0.99165	0.99179	0.99205	0.99226	0.99242	0.99265	0.99282	0.99299	0.99316	0.99334
54	0.98061	0.97608	0.98294	0.98145	0.98177	0.98337	0.98659	0.98994	0.99105	0.99140	0.99165	0.99187	0.99209	0.99227	0.99246	0.99270	0.99289	0.99303	0.99317	0.99342
55	0.98256	0.97563	0.98016	0.98116	0.98229	0.98384	0.98697	0.99013	0.99117	0.99145	0.99168	0.99194	0.99215	0.99232	0.99252	0.99275	0.99291	0.99311	0.99326	0.99342
56	0.98409	0.97552	0.97821	0.98109	0.98287	0.98440	0.98740	0.99036	0.99122	0.99157	0.99173	0.99196	0.99222	0.99243	0.99255	0.99282	0.99298	0.99318	0.99329	0.99347
57	0.98533	0.97581	0.97721	0.98129	0.98337	0.98491	0.98776	0.99051	0.99129	0.99157	0.99174	0.99201	0.99225	0.99242	0.99261	0.99282	0.99301	0.99321	0.99334	0.99348
58	0.98625	0.97653	0.97718	0.98173	0.98381	0.98530	0.98808	0.99057	0.99130	0.99155	0.99174	0.99201	0.99222	0.99243	0.99261	0.99281	0.99299	0.99322	0.99335	0.99349
59	0.98693	0.97748	0.97773	0.98234	0.98424	0.98571	0.98837	0.99063	0.99128	0.99151	0.99174	0.99198	0.99222	0.99241	0.99260	0.99281	0.99301	0.99320	0.99332	0.99350
60	0.98774	0.97813	0.97834	0.98282	0.98461	0.98604	0.98861	0.99068	0.99122	0.99149	0.99171	0.99196	0.99217	0.99241	0.99260	0.99280	0.99298	0.99319	0.99333	0.99351



# Non-Disabled Retired Officer Mortality Improvement Rates

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.95904	1.02358	0.97729	0.99418	0.98884	0.99057	0.99101	0.99124	0.99188	0.99203	0.99205	0.99202	0.99231	0.99204	0.99204	0.99245	0.99179	0.99262	0.99229	0.99202
17	0.95712	1.02327	0.97719	0.99433	0.98881	0.99069	0.99129	0.99108	0.99216	0.99208	0.99199	0.99219	0.99243	0.99210	0.99238	0.99241	0.99214	0.99242	0.99249	0.99220
18	0.95580	1.01910	0.97816	0.99437	0.98813	0.99014	0.99108	0.99106	0.99224	0.99190	0.99203	0.99218	0.99259	0.99205	0.99253	0.99231	0.99193	0.99254	0.99251	0.99226
19	0.95489	1.01247	0.98020	0.99421	0.98717	0.98926	0.99035	0.99108	0.99203	0.99188	0.99215	0.99212	0.99226	0.99216	0.99237	0.99238	0.99204	0.99259	0.99226	0.99233
20	0.95393	1.00581	0.98250	0.99407	0.98611	0.98846	0.98964	0.99088	0.99199	0.99200	0.99184	0.99223	0.99212	0.99225	0.99218	0.99242	0.99208	0.99236	0.99230	0.99261
21	0.95365	1.00103	0.98438	0.99400	0.98518	0.98785	0.98916	0.99091	0.99176	0.99196	0.99199	0.99211	0.99203	0.99211	0.99228	0.99223	0.99238	0.99218	0.99233	0.99262
22	0.95438	0.99893	0.98491	0.99368	0.98471	0.98743	0.98895	0.99075	0.99158	0.99212	0.99197	0.99228	0.99179	0.99206	0.99243	0.99216	0.99229	0.99233	0.99223	0.99249
23	0.95618	1.00056	0.98351	0.99310	0.98456	0.98752	0.98878	0.99072	0.99175	0.99191	0.99196	0.99227	0.99175	0.99226	0.99220	0.99215	0.99228	0.99229	0.99248	0.99249
24	0.95890	1.00469	0.98113	0.99234	0.98497	0.98784	0.98884	0.99093	0.99143	0.99216	0.99182	0.99213	0.99205	0.99213	0.99232	0.99225	0.99218	0.99215	0.99236	0.99265
25	0.96190	1.00954	0.97805	0.99149	0.98513	0.98815	0.98912	0.99068	0.99155	0.99194	0.99200	0.99211	0.99203	0.99215	0.99209	0.99228	0.99219	0.99247	0.99242	0.99243
26	0.96520	1.01377	0.97603	0.99078	0.98535	0.98839	0.98914	0.99081	0.99154	0.99195	0.99204	0.99192	0.99206	0.99221	0.99214	0.99234	0.99206	0.99251	0.99229	0.99252
27	0.96998	1.01731	0.97680	0.99074	0.98567	0.98891	0.98938	0.99080	0.99154	0.99192	0.99201	0.99189	0.99202	0.99241	0.99190	0.99233	0.99202	0.99250	0.99252	0.99252
28	0.97611	1.01978	0.98090	0.99163	0.98593	0.98958	0.98997	0.99104	0.99158	0.99176	0.99202	0.99192	0.99223	0.99216	0.99190	0.99249	0.99201	0.99269	0.99248	0.99243
29	0.98305	1.02143	0.98679	0.99308	0.98642	0.99015	0.99060	0.99129	0.99162	0.99178	0.99182	0.99209	0.99218	0.99212	0.99227	0.99218	0.99234	0.99256	0.99257	0.99254
30	0.99036	1.02225	0.99324	0.99453	0.98670	0.99080	0.99126	0.99126	0.99171	0.99189	0.99188	0.99195	0.99222	0.99213	0.99225	0.99237	0.99232	0.99251	0.99268	0.99246
31	0.99674	1.02309	0.99842	0.99584	0.98683	0.99135	0.99169	0.99138	0.99178	0.99177	0.99178	0.99198	0.99240	0.99191	0.99244	0.99211	0.99267	0.99242	0.99282	0.99258
32	1.00084	1.02469	1.00153	0.99706	0.98673	0.99144	0.99175	0.99145	0.99171	0.99164	0.99195	0.99199	0.99222	0.99207	0.99236	0.99227	0.99257	0.99253	0.99246	0.99288
33	1.00211	1.02722	1.00193	0.99821	0.98636	0.99096	0.99163	0.99120	0.99170	0.99164	0.99176	0.99193	0.99229	0.99198	0.99224	0.99231	0.99262	0.99257	0.99249	0.99269
34	1.00113	1.03002	1.00075	0.99921	0.98561	0.99027	0.99100	0.99120	0.99138	0.99173	0.99171	0.99186	0.99201	0.99204	0.99229	0.99234	0.99244	0.99257	0.99270	0.99269
35	0.99929	1.03272	0.99870	1.00005	0.98499	0.98934	0.99041	0.99096	0.99125	0.99156	0.99168	0.99180	0.99192	0.99212	0.99216	0.99240	0.99230	0.99260	0.99251	0.99289
36	0.99736	1.03375	0.99744	1.00055	0.98415	0.98848	0.98996	0.99070	0.99120	0.99135	0.99171	0.99166	0.99193	0.99194	0.99210	0.99231	0.99240	0.99268	0.99240	0.99275
37	0.99507	1.03204	0.99833	1.00072	0.98352	0.98783	0.98937	0.99044	0.99113	0.99137	0.99156	0.99162	0.99185	0.99200	0.99200	0.99234	0.99239	0.99249	0.99256	0.99270
38	0.99261	1.02726	1.00181	1.00051	0.98297	0.98722	0.98897	0.99032	0.99106	0.99125	0.99140	0.99157	0.99175	0.99201	0.99198	0.99228	0.99233	0.99256	0.99245	0.99291
39	0.99001	1.02055	1.00658	0.99994	0.98247	0.98665	0.98873	0.99011	0.99097	0.99123	0.99134	0.99158	0.99164	0.99194	0.99193	0.99232	0.99233	0.99255	0.99258	0.99267
40	0.98753	1.01318	1.01191	0.99913	0.98219	0.98619	0.98847	0.99010	0.99089	0.99109	0.99137	0.99157	0.99171	0.99187	0.99195	0.99229	0.99229	0.99261	0.99261	0.99270
41	0.98512	1.00656	1.01707	0.99817	0.98074	0.98553	0.98850	0.98889	0.99121	0.99103	0.99136	0.99150	0.99172	0.99180	0.99201	0.99229	0.99228	0.99257	0.99267	0.99274
42	0.98275	1.00126	1.01884	0.99709	0.98054	0.98441	0.98768	0.98882	0.99104	0.99093	0.99131	0.99141	0.99167	0.99173	0.99202	0.99217	0.99235	0.99234	0.99269	0.99272
43	0.98046	0.99917	1.01484	0.99590	0.97956	0.98336	0.98674	0.98920	0.99049	0.99070	0.99111	0.99128	0.99147	0.99160	0.99185	0.99206	0.99223	0.99234	0.99263	0.99252
44	0.97868	0.99643	1.01080	0.99466	0.97867	0.98264	0.98601	0.98919	0.98976	0.99070	0.99083	0.99106	0.99127	0.99138	0.99177	0.99186	0.99210	0.99228	0.99244	0.99255
45	0.97698	0.99446	1.00719	0.99351	0.97766	0.98180	0.98529	0.98878	0.98951	0.99052	0.99063	0.99091	0.99099	0.99131	0.99157	0.99173	0.99192	0.99217	0.99241	0.99240
46	0.97591	0.99309	1.00240	0.99227	0.97684	0.98104	0.98484	0.98857	0.98941	0.99038	0.99042	0.99079	0.99092	0.99120	0.99147	0.99162	0.99186	0.99218	0.99228	0.99248
47	0.97523	0.99050	1.00074	0.99069	0.97601	0.98074	0.98462	0.98860	0.98938	0.99036	0.99049	0.99081	0.99091	0.99121	0.99145	0.99173	0.99194	0.99212	0.99232	0.99255
48	0.97492	0.98723	0.99924	0.98877	0.97622	0.98060	0.98461	0.98876	0.98973	0.99043	0.99068	0.99089	0.99118	0.99135	0.99164	0.99180	0.99207	0.99230	0.99247	0.99269
49	0.97490	0.98459	0.99813	0.98672	0.97610	0.98068	0.98498	0.98904	0.99025	0.99039	0.99096	0.99120	0.99140	0.99161	0.99185	0.99206	0.99230	0.99242	0.99265	0.99290
50	0.97497	0.98173	0.99801	0.98491	0.97618	0.98078	0.98534	0.98927	0.99055	0.99058	0.99139	0.99139	0.99168	0.99187	0.99200	0.99231	0.99245	0.99269	0.99281	0.99302
51	0.97540	0.98020	0.99659	0.98348	0.97623	0.98090	0.98551	0.98951	0.99079	0.99089	0.99151	0.99163	0.99183	0.99209	0.99220	0.99246	0.99264	0.99277	0.99294	0.99319
52	0.97655	0.97904	0.99458	0.98231	0.97641	0.98080	0.98584	0.98973	0.99099	0.99102	0.99166	0.99174	0.99199	0.99222	0.99230	0.99256	0.99278	0.99294	0.99302	0.99328
53	0.97841	0.97789	0.99161	0.98144	0.97653	0.98104	0.98597	0.98986	0.99111	0.99121	0.99168	0.99181	0.99207	0.99227	0.99240	0.99263	0.99282	0.99299	0.99316	0.99334
54	0.98058	0.97736	0.98797	0.98088	0.97702	0.98095	0.98614	0.99005	0.99122	0.99139	0.99148	0.99194	0.99212	0.99229	0.99245	0.99268	0.99288	0.99304	0.99317	0.99342
55	0.98253	0.97666	0.98557	0.98045	0.97762	0.98099	0.98628	0.99020	0.99132	0.99148	0.99145	0.99206	0.99217	0.99235	0.99251	0.99274	0.99291	0.99311	0.99326	0.99342
56	0.98407	0.97679	0.98370	0.98029	0.97880	0.98102	0.98642	0.99031	0.99135	0.99163	0.99152	0.99205	0.99225	0.99245	0.99254	0.99281	0.99297	0.99318	0.99330	0.99347
57	0.98531	0.97698	0.98265	0.98044	0.97997	0.98111	0.98636	0.99041	0.99139	0.99166	0.99152	0.99211	0.99228	0.99244	0.99260	0.99281	0.99300	0.99321	0.99334	0.99348
58	0.98624	0.97809	0.98264	0.98087	0.98095	0.98114	0.98652	0.99033	0.99138	0.99166	0.99159	0.99204	0.99225	0.99246	0.99262	0.99280	0.99298	0.99322	0.99335	0.99349
59	0.98693	0.97900	0.98327	0.98152	0.98212	0.98150	0.98637	0.99028	0.99138	0.99164	0.99172	0.99184	0.99229	0.99244	0.99261	0.99280	0.99300	0.99320	0.99333	0.99350
60	0.98773	0.97958	0.98367	0.98203	0.98281	0.98180	0.98619	0.99011	0.99128	0.99162	0.99173	0.99175	0.99229	0.99244	0.99262	0.99279	0.99298	0.99318	0.99334	0.99351

## Non-Disabled Retired Officer Mortality Improvement Rates (cont'd)

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
61	0.98838	0.98065	0.98439	0.98252	0.98353	0.98273	0.98602	0.98992	0.99121	0.99159	0.99178	0.99176	0.99230	0.99244	0.99265	0.99278	0.99301	0.99316	0.99335	0.99354
62	0.98814	0.98196	0.98534	0.98333	0.98460	0.98399	0.98609	0.98971	0.99127	0.99166	0.99188	0.99183	0.99235	0.99252	0.99270	0.99286	0.99306	0.99321	0.99339	0.99357
63	0.98693	0.98337	0.98582	0.98449	0.98581	0.98549	0.98639	0.98983	0.99129	0.99181	0.99207	0.99204	0.99242	0.99260	0.99283	0.99296	0.99313	0.99329	0.99347	0.99363
64	0.98539	0.98386	0.98738	0.98566	0.98674	0.98730	0.98700	0.98971	0.99140	0.99200	0.99226	0.99232	0.99240	0.99279	0.99293	0.99310	0.99322	0.99338	0.99354	0.99370
65	0.98396	0.98555	0.98839	0.98689	0.98825	0.98866	0.98761	0.98956	0.99136	0.99215	0.99240	0.99250	0.99247	0.99296	0.99303	0.99320	0.99332	0.99347	0.99361	0.99376
66	0.98317	0.98718	0.98834	0.98776	0.98913	0.98978	0.98855	0.98927	0.99123	0.99218	0.99249	0.99263	0.99258	0.99302	0.99312	0.99328	0.99338	0.99353	0.99367	0.99381
67	0.98328	0.98724	0.98824	0.98781	0.98955	0.99052	0.98936	0.98898	0.99090	0.99220	0.99256	0.99273	0.99263	0.99307	0.99318	0.99333	0.99344	0.99358	0.99371	0.99386
68	0.98438	0.98550	0.98741	0.98713	0.98977	0.99074	0.98991	0.98866	0.99077	0.99210	0.99256	0.99280	0.99272	0.99305	0.99320	0.99337	0.99349	0.99361	0.99375	0.99388
69	0.98600	0.98269	0.98694	0.98601	0.98974	0.99045	0.99057	0.98860	0.99036	0.99198	0.99261	0.99283	0.99285	0.99290	0.99327	0.99338	0.99353	0.99363	0.99377	0.99391
70	0.98770	0.98000	0.98713	0.98498	0.98964	0.99076	0.99087	0.98857	0.98993	0.99176	0.99258	0.99283	0.99290	0.99285	0.99334	0.99341	0.99355	0.99366	0.99379	0.99394
71	0.98915	0.97830	0.98782	0.98437	0.99006	0.99088	0.99126	0.98901	0.98941	0.99149	0.99249	0.99282	0.99294	0.99288	0.99334	0.99342	0.99358	0.99369	0.99382	0.99397
72	0.99031	0.97808	0.98764	0.98411	0.99029	0.99105	0.99167	0.98954	0.98896	0.99106	0.99244	0.99281	0.99299	0.99286	0.99336	0.99344	0.99360	0.99371	0.99385	0.99399
73	0.99112	0.97918	0.98721	0.98419	0.99119	0.99150	0.99199	0.99003	0.98853	0.99086	0.99229	0.99277	0.99301	0.99293	0.99329	0.99345	0.99361	0.99373	0.99386	0.99401
74	0.99173	0.98068	0.98713	0.98455	0.99182	0.99199	0.99202	0.99075	0.98842	0.99038	0.99215	0.99280	0.99304	0.99305	0.99312	0.99350	0.99362	0.99376	0.99388	0.99403
75	0.99215	0.98243	0.98710	0.98515	0.99200	0.99243	0.99265	0.99119	0.98843	0.98999	0.99197	0.99282	0.99309	0.99315	0.99310	0.99361	0.99367	0.99382	0.99393	0.99408
76	0.99263	0.98391	0.98791	0.98585	0.99196	0.99323	0.99295	0.99160	0.98896	0.98950	0.99175	0.99279	0.99314	0.99325	0.99318	0.99365	0.99374	0.99388	0.99400	0.99413
77	0.99338	0.98435	0.98894	0.98668	0.99259	0.99377	0.99316	0.99190	0.98943	0.98895	0.99124	0.99271	0.99310	0.99327	0.99313	0.99365	0.99373	0.99388	0.99401	0.99414
78	0.99443	0.98496	0.99012	0.98766	0.99252	0.99486	0.99352	0.99192	0.98972	0.98827	0.99087	0.99241	0.99297	0.99320	0.99311	0.99350	0.99367	0.99383	0.99398	0.99410
79	0.99556	0.98510	0.99167	0.98874	0.99290	0.99560	0.99382	0.99157	0.99027	0.98789	0.99014	0.99213	0.99287	0.99312	0.99314	0.99321	0.99364	0.99377	0.99393	0.99405
80	0.99672	0.98617	0.99237	0.98990	0.99409	0.99585	0.99400	0.99182	0.99042	0.98757	0.98941	0.99168	0.99269	0.99299	0.99307	0.99301	0.99361	0.99369	0.99387	0.99399
81	0.99752	0.98722	0.99340	0.99112	0.99507	0.99581	0.99460	0.99181	0.99071	0.98802	0.98869	0.99131	0.99252	0.99295	0.99309	0.99301	0.99357	0.99368	0.99386	0.99400
82	0.99769	0.98738	0.99476	0.99240	0.99548	0.99642	0.99496	0.99198	0.99128	0.98886	0.98836	0.99098	0.99266	0.99311	0.99330	0.99313	0.99372	0.99382	0.99399	0.99413
83	0.99709	0.98856	0.99605	0.99372	0.99634	0.99622	0.99598	0.99259	0.99193	0.98991	0.98833	0.99120	0.99288	0.99345	0.99369	0.99354	0.99394	0.99409	0.99425	0.99438
84	0.99626	0.98766	0.99858	0.99503	0.99707	0.99649	0.99665	0.99323	0.99226	0.99134	0.98878	0.99116	0.99320	0.99391	0.99412	0.99406	0.99407	0.99447	0.99454	0.99466
85	0.99539	0.98940	0.99958	0.99633	0.99765	0.99758	0.99675	0.99369	0.99320	0.99224	0.98923	0.99108	0.99334	0.99425	0.99446	0.99444	0.99428	0.99480	0.99480	0.99490
86	0.99483	0.98988	1.00165	0.99759	0.99848	0.99845	0.99649	0.99440	0.99356	0.99297	0.99016	0.99079	0.99331	0.99439	0.99469	0.99470	0.99451	0.99497	0.99498	0.99506
87	0.99467	0.99235	1.00171	0.99881	0.99957	0.99876	0.99688	0.99463	0.99369	0.99352	0.99104	0.99049	0.99299	0.99449	0.99480	0.99487	0.99461	0.99507	0.99507	0.99515
88	0.99487	0.99356	1.00303	0.99999	0.99993	0.99955	0.99642	0.99533	0.99390	0.99375	0.99173	0.99016	0.99287	0.99437	0.99482	0.99494	0.99473	0.99502	0.99510	0.99518
89	0.99530	0.99482	1.00381	1.00111	1.00035	1.00023	0.99644	0.99553	0.99396	0.99348	0.99259	0.99015	0.99238	0.99423	0.99482	0.99495	0.99486	0.99482	0.99514	0.99518
90	0.99585	0.99610	1.00442	1.00217	1.00035	1.00073	0.99725	0.99517	0.99384	0.99382	0.99294	0.99014	0.99191	0.99394	0.99474	0.99490	0.99487	0.99471	0.99517	0.99515
91	0.99643	0.99736	1.00491	1.00318	0.99963	1.00168	0.99801	0.99441	0.99445	0.99373	0.99324	0.99070	0.99136	0.99363	0.99457	0.99483	0.99486	0.99469	0.99510	0.99511
92	0.99695	0.99859	1.00532	1.00413	1.00006	1.00195	0.99817	0.99443	0.99439	0.99361	0.99353	0.99132	0.99096	0.99319	0.99449	0.99477	0.99485	0.99465	0.99507	0.99508
93	0.99738	0.99978	1.00570	1.00502	1.00046	1.00219	0.99832	0.99447	0.99390	0.99401	0.99366	0.99191	0.99067	0.99306	0.99432	0.99472	0.99486	0.99470	0.99498	0.99506
94	0.99766	1.00090	1.00607	1.00585	1.00083	1.00241	0.99847	0.99456	0.99392	0.99402	0.99370	0.99247	0.99076	0.99273	0.99423	0.99474	0.99487	0.99482	0.99482	0.99510
95	0.99789	1.00180	1.00637	1.00652	1.00113	1.00258	0.99860	0.99463	0.99394	0.99402	0.99374	0.99312	0.99084	0.99243	0.99406	0.99471	0.99486	0.99486	0.99476	0.99514
96	0.99806	1.00248	1.00660	1.00703	1.00135	1.00269	0.99869	0.99468	0.99395	0.99402	0.99378	0.99353	0.99214	0.99147	0.99358	0.99463	0.99485	0.99489	0.99479	0.99512
97	0.99818	1.00293	1.00677	1.00737	1.00151	1.00275	0.99875	0.99472	0.99396	0.99402	0.99380	0.99359	0.99231	0.99170	0.99330	0.99460	0.99483	0.99492	0.99478	0.99512
98	0.99823	1.00317	1.00687	1.00754	1.00159	1.00277	0.99877	0.99474	0.99396	0.99402	0.99382	0.99363	0.99245	0.99189	0.99312	0.99449	0.99481	0.99494	0.99484	0.99507
99	0.99823	1.00317	1.00690	1.00754	1.00159	1.00272	0.99877	0.99475	0.99396	0.99402	0.99384	0.99366	0.99256	0.99204	0.99273	0.99456	0.99483	0.99496	0.99493	0.99494
100	0.99823	1.00318	1.00693	1.00754	1.00160	1.00268	0.99876	0.99476	0.99396	0.99401	0.99385	0.99370	0.99267	0.99219	0.99284	0.99420	0.99480	0.99495	0.99496	0.99489
101	0.99823	1.00319	1.00696	1.00754	1.00161	1.00264	0.99875	0.99477	0.99396	0.99401	0.99387	0.99373	0.99278	0.99235	0.99295	0.99393	0.99473	0.99493	0.99498	0.99491
102	0.99823	1.00320	1.00699	1.00754	1.00162	1.00260	0.99874	0.99478	0.99396	0.99400	0.99388	0.99376	0.99289	0.99250	0.99306	0.99366	0.99470	0.99492	0.99500	0.99490
103	0.99823	1.00320	1.00703	1.00754	1.00162	1.00255	0.99874	0.99479	0.99396	0.99400	0.99390	0.99380	0.99301	0.99265	0.99317	0.99350	0.99461	0.99489	0.99501	0.99495
104	0.99823	1.00321	1.00706	1.00754	1.00163	1.00251	0.99873	0.99480	0.99396	0.99399	0.99391	0.99383	0.99312	0.99281	0.99329	0.99334	0.99455	0.99490	0.99502	0.99502
105	0.99823	1.00322	1.00709	1.00754	1.00164	1.00246	0.99872	0.99481	0.99396	0.99399	0.99393	0.99387	0.99324	0.99296	0.99340	0.99331	0.99443	0.99487	0.99500	0.99504
106	0.99823	1.00323	1.00712	1.00754	1.00164	1.00242	0.99871	0.99482	0.99396	0.99399	0.99395	0.99390	0.99335	0.99312	0.99351	0.99337	0.99432	0.99481	0.99498	0.99504
107	0.99823	1.00323	1.00716	1.00754	1.00165	1.00238	0.99871	0.99483	0.99396	0.99398	0.99396	0.99394	0.99347	0.99328	0.99363	0.99349	0.99416	0.99477	0.99496	0.99505
108	0.99823	1.00324	1.00719	1.00754	1.00166	1.00233	0.99870	0.99484	0.99396	0.99398	0.99398	0.99397	0.99359	0.993						

# Non-Disabled Retired Enlisted Mortality Improvement Rates

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.95907	1.02350	0.97651	0.99417	0.99046	0.98896	0.98986	0.99122	0.99187	0.99203	0.99205	0.99202	0.99231	0.99204	0.99204	0.99245	0.99179	0.99262	0.99229	0.99202
17	0.95716	1.02319	0.97638	0.99432	0.99049	0.98901	0.99010	0.99105	0.99214	0.99208	0.99199	0.99219	0.99243	0.99210	0.99238	0.99241	0.99214	0.99242	0.99249	0.99220
18	0.95584	1.01899	0.97733	0.99436	0.98989	0.98839	0.98983	0.99104	0.99222	0.99190	0.99203	0.99218	0.99259	0.99205	0.99253	0.99231	0.99193	0.99253	0.99251	0.99226
19	0.95495	1.01234	0.97936	0.99421	0.98902	0.98744	0.98904	0.99105	0.99202	0.99188	0.99214	0.99212	0.99226	0.99216	0.99236	0.99238	0.99205	0.99259	0.99226	0.99233
20	0.95399	1.00565	0.98164	0.99407	0.98804	0.98655	0.98827	0.99085	0.99197	0.99200	0.99184	0.99224	0.99212	0.99225	0.99218	0.99242	0.99209	0.99236	0.99230	0.99261
21	0.95373	1.00087	0.98350	0.99401	0.98717	0.98589	0.98775	0.99088	0.99174	0.99196	0.99199	0.99211	0.99203	0.99212	0.99228	0.99223	0.99239	0.99218	0.99233	0.99262
22	0.95447	0.99875	0.98404	0.99369	0.98671	0.98545	0.98752	0.99072	0.99156	0.99212	0.99196	0.99228	0.99179	0.99206	0.99243	0.99216	0.99230	0.99233	0.99222	0.99249
23	0.95627	1.00037	0.98263	0.99310	0.98653	0.98558	0.98736	0.99069	0.99173	0.99192	0.99196	0.99227	0.99175	0.99226	0.99220	0.99215	0.99229	0.99229	0.99247	0.99249
24	0.95898	1.00450	0.98026	0.99234	0.98689	0.98596	0.98748	0.99090	0.99141	0.99216	0.99182	0.99213	0.99205	0.99213	0.99232	0.99225	0.99218	0.99215	0.99236	0.99265
25	0.96198	1.00935	0.97719	0.99148	0.98696	0.98635	0.98782	0.99065	0.99153	0.99194	0.99200	0.99211	0.99203	0.99215	0.99209	0.99228	0.99220	0.99247	0.99241	0.99243
26	0.96529	1.01358	0.97519	0.99077	0.98710	0.98667	0.98790	0.99078	0.99152	0.99195	0.99204	0.99192	0.99205	0.99221	0.99214	0.99234	0.99207	0.99251	0.99229	0.99252
27	0.97007	1.01713	0.97596	0.99072	0.98735	0.98725	0.98818	0.99078	0.99152	0.99192	0.99201	0.99189	0.99202	0.99241	0.99190	0.99233	0.99203	0.99250	0.99252	0.99252
28	0.97621	1.01961	0.98007	0.99161	0.98757	0.98797	0.98880	0.99102	0.99157	0.99176	0.99202	0.99192	0.99223	0.99216	0.99190	0.99249	0.99201	0.99269	0.99248	0.99243
29	0.98317	1.02128	0.98596	0.99306	0.98805	0.98856	0.98943	0.99126	0.99161	0.99178	0.99182	0.99209	0.99218	0.99212	0.99226	0.99218	0.99234	0.99256	0.99257	0.99254
30	0.99049	1.02210	0.99243	0.99451	0.98831	0.98922	0.99011	0.99123	0.99170	0.99189	0.99188	0.99195	0.99222	0.99213	0.99225	0.99237	0.99232	0.99251	0.99268	0.99246
31	0.99689	1.02296	0.99762	0.99582	0.98843	0.98980	0.99055	0.99135	0.99177	0.99177	0.99178	0.99198	0.99240	0.99191	0.99244	0.99211	0.99268	0.99242	0.99282	0.99258
32	1.00101	1.02457	1.00074	0.99703	0.98829	0.98993	0.99063	0.99143	0.99170	0.99164	0.99194	0.99199	0.99222	0.99207	0.99236	0.99227	0.99258	0.99253	0.99246	0.99288
33	1.00228	1.02712	1.00113	0.99818	0.98788	0.98950	0.99054	0.99117	0.99169	0.99164	0.99176	0.99193	0.99229	0.99198	0.99224	0.99231	0.99262	0.99256	0.99249	0.99269
34	1.00131	1.02994	0.99996	0.99919	0.98708	0.98886	0.98994	0.99118	0.99136	0.99173	0.99171	0.99186	0.99201	0.99204	0.99229	0.99234	0.99245	0.99257	0.99270	0.99269
35	0.99948	1.03265	0.99791	1.00004	0.98640	0.98798	0.98939	0.99094	0.99124	0.99156	0.99168	0.99180	0.99192	0.99212	0.99216	0.99240	0.99230	0.99260	0.99251	0.99289
36	0.99755	1.03369	0.99665	1.00054	0.98552	0.98716	0.98897	0.99068	0.99119	0.99135	0.99171	0.99166	0.99193	0.99195	0.99210	0.99231	0.99240	0.99268	0.99240	0.99275
37	0.99526	1.03200	1.00095	1.00065	0.98487	0.98653	0.98840	0.99042	0.99111	0.99137	0.99156	0.99162	0.99185	0.99200	0.99200	0.99234	0.99239	0.99249	0.99256	0.99270
38	0.99280	1.02723	1.00578	1.00045	0.98431	0.98593	0.98800	0.99030	0.99105	0.99125	0.99140	0.99157	0.99175	0.99201	0.99198	0.99228	0.99233	0.99256	0.99245	0.99291
39	0.99020	1.02052	1.01002	0.99993	0.98326	0.98535	0.98778	0.99008	0.99096	0.99123	0.99134	0.99158	0.99164	0.99194	0.99193	0.99232	0.99233	0.99255	0.99258	0.99267
40	0.98772	1.01266	1.01644	0.99915	0.98216	0.98489	0.98751	0.99005	0.99089	0.99109	0.99137	0.99157	0.99171	0.99188	0.99195	0.99229	0.99229	0.99261	0.99261	0.99270
41	0.98529	1.00756	1.01904	0.99821	0.98094	0.98455	0.98725	0.98989	0.99094	0.99101	0.99133	0.99148	0.99171	0.99182	0.99201	0.99229	0.99227	0.99257	0.99267	0.99273
42	0.98292	1.00290	1.01949	0.99714	0.97917	0.98400	0.98685	0.98967	0.99070	0.99089	0.99126	0.99138	0.99166	0.99175	0.99201	0.99215	0.99234	0.99233	0.99269	0.99272
43	0.98061	1.00002	1.01702	0.99598	0.97838	0.98329	0.98623	0.98935	0.99052	0.99066	0.99105	0.99123	0.99147	0.99161	0.99185	0.99205	0.99221	0.99232	0.99263	0.99251
44	0.97857	0.99753	1.01329	0.99477	0.97719	0.98258	0.98556	0.98890	0.99026	0.99053	0.99077	0.99099	0.99127	0.99138	0.99177	0.99184	0.99208	0.99226	0.99244	0.99254
45	0.97699	0.99542	1.00886	0.99360	0.97706	0.98160	0.98492	0.98852	0.99001	0.99025	0.99057	0.99083	0.99098	0.99131	0.99156	0.99171	0.99190	0.99215	0.99240	0.99239
46	0.97590	0.99300	1.00532	0.99237	0.97662	0.98060	0.98455	0.98831	0.98976	0.99018	0.99036	0.99072	0.99090	0.99119	0.99146	0.99160	0.99184	0.99216	0.99227	0.99247
47	0.97520	0.99039	1.00226	0.99074	0.97660	0.97946	0.98442	0.98831	0.98971	0.99016	0.99043	0.99074	0.99088	0.99119	0.99144	0.99171	0.99192	0.99210	0.99230	0.99254
48	0.97489	0.98754	1.00023	0.98878	0.97635	0.97940	0.98450	0.98847	0.98988	0.99038	0.99062	0.99083	0.99114	0.99135	0.99163	0.99178	0.99205	0.99228	0.99246	0.99267
49	0.97486	0.98472	0.99887	0.98670	0.97642	0.97923	0.98491	0.98874	0.99018	0.99063	0.99084	0.99114	0.99135	0.99160	0.99184	0.99204	0.99227	0.99240	0.99263	0.99289
50	0.97491	0.98229	0.99803	0.98487	0.97630	0.97994	0.98513	0.98900	0.99044	0.99089	0.99120	0.99134	0.99163	0.99186	0.99199	0.99230	0.99243	0.99267	0.99279	0.99301
51	0.97535	0.98042	0.99677	0.98343	0.97651	0.98027	0.98509	0.98930	0.99066	0.99113	0.99138	0.99158	0.99178	0.99208	0.99219	0.99245	0.99262	0.99275	0.99292	0.99317
52	0.97648	0.97894	0.99480	0.98225	0.97696	0.98068	0.98480	0.98957	0.99082	0.99126	0.99153	0.99169	0.99194	0.99220	0.99229	0.99256	0.99276	0.99292	0.99300	0.99327
53	0.97835	0.97795	0.99180	0.98135	0.97754	0.98062	0.98494	0.98978	0.99093	0.99134	0.99165	0.99177	0.99203	0.99224	0.99240	0.99263	0.99280	0.99297	0.99314	0.99333
54	0.98052	0.97722	0.98859	0.98074	0.97828	0.98070	0.98487	0.99000	0.99102	0.99136	0.99165	0.99185	0.99207	0.99225	0.99245	0.99268	0.99287	0.99302	0.99315	0.99341
55	0.98247	0.97676	0.98564	0.98033	0.97915	0.98061	0.98545	0.99004	0.99113	0.99142	0.99167	0.99192	0.99213	0.99230	0.99251	0.99274	0.99289	0.99309	0.99324	0.99341
56	0.98401	0.97665	0.98368	0.98015	0.98034	0.98082	0.98574	0.98996	0.99120	0.99154	0.99170	0.99195	0.99221	0.99241	0.99253	0.99280	0.99296	0.99316	0.99328	0.99346
57	0.98525	0.97704	0.98263	0.98031	0.98136	0.98124	0.98608	0.98953	0.99128	0.99155	0.99171	0.99201	0.99224	0.99240	0.99259	0.99280	0.99299	0.99320	0.99332	0.99346
58	0.98617	0.97769	0.98260	0.98074	0.98199	0.98174	0.98602	0.98944	0.99132	0.99152	0.99171	0.99201	0.99221	0.99242	0.99259	0.99280	0.99298	0.99321	0.99334	0.99348
59	0.98684	0.97859	0.98313	0.98139	0.98260	0.98243	0.98603	0.98917	0.99136	0.99149	0.99172	0.99198	0.99222	0.99240	0.99259	0.99280	0.99300	0.99319	0.99331	0.99349
60	0.98766	0.97926	0.98379	0.98191	0.98311	0.98305	0.98574	0.98938	0.99116	0.99147	0.99169	0.99196	0.99217	0.99240	0.99259	0.99280	0.99298	0.99318	0.99333	0.99350

## Non-Disabled Retired Enlisted Mortality Improvement Rates (cont'd)

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
61	0.98828	0.97998	0.98428	0.98241	0.98377	0.98404	0.98573	0.98931	0.99090	0.99148	0.99172	0.99192	0.99221	0.99241	0.99262	0.99278	0.99301	0.99316	0.99335	0.99354
62	0.98802	0.98106	0.98492	0.98324	0.98469	0.98525	0.98612	0.98948	0.99046	0.99157	0.99179	0.99202	0.99226	0.99249	0.99267	0.99286	0.99306	0.99321	0.99339	0.99356
63	0.98683	0.98276	0.98574	0.98439	0.98604	0.98645	0.98689	0.98940	0.99045	0.99177	0.99195	0.99215	0.99240	0.99257	0.99280	0.99294	0.99314	0.99329	0.99346	0.99362
64	0.98533	0.98470	0.98664	0.98555	0.98721	0.98772	0.98787	0.98943	0.99033	0.99199	0.99211	0.99232	0.99253	0.99272	0.99290	0.99307	0.99322	0.99339	0.99354	0.99369
65	0.98390	0.98671	0.98734	0.98679	0.98844	0.98893	0.98880	0.98918	0.99064	0.99203	0.99226	0.99247	0.99266	0.99284	0.99299	0.99317	0.99332	0.99347	0.99360	0.99375
66	0.98312	0.98800	0.98791	0.98764	0.98929	0.98999	0.98982	0.98906	0.99062	0.99187	0.99237	0.99257	0.99275	0.99293	0.99308	0.99325	0.99337	0.99353	0.99367	0.99380
67	0.98323	0.98743	0.98832	0.98770	0.98981	0.99059	0.99059	0.98909	0.99069	0.99138	0.99246	0.99263	0.99281	0.99298	0.99315	0.99330	0.99343	0.99357	0.99371	0.99385
68	0.98433	0.98548	0.98826	0.98694	0.98986	0.99096	0.99086	0.98924	0.99035	0.99124	0.99252	0.99268	0.99284	0.99303	0.99316	0.99334	0.99347	0.99361	0.99374	0.99387
69	0.98596	0.98256	0.98801	0.98580	0.98984	0.99089	0.99102	0.98953	0.99009	0.99088	0.99260	0.99268	0.99285	0.99304	0.99320	0.99335	0.99350	0.99363	0.99377	0.99390
70	0.98766	0.97991	0.98769	0.98483	0.98970	0.99094	0.99117	0.98981	0.98955	0.99102	0.99246	0.99269	0.99287	0.99305	0.99322	0.99338	0.99352	0.99366	0.99379	0.99394
71	0.98911	0.97821	0.98785	0.98427	0.98985	0.99104	0.99150	0.99034	0.98920	0.99086	0.99217	0.99271	0.99288	0.99305	0.99325	0.99339	0.99355	0.99369	0.99382	0.99396
72	0.99027	0.97777	0.98754	0.98402	0.99016	0.99130	0.99178	0.99084	0.98907	0.99083	0.99158	0.99271	0.99289	0.99306	0.99327	0.99341	0.99357	0.99371	0.99385	0.99399
73	0.99108	0.97838	0.98717	0.98411	0.99054	0.99159	0.99225	0.99105	0.98913	0.99041	0.99139	0.99274	0.99289	0.99307	0.99327	0.99342	0.99359	0.99372	0.99387	0.99402
74	0.99168	0.97978	0.98682	0.98449	0.99096	0.99210	0.99250	0.99127	0.98940	0.99008	0.99279	0.99279	0.99289	0.99306	0.99327	0.99343	0.99359	0.99374	0.99389	0.99404
75	0.99211	0.98131	0.98690	0.98505	0.99160	0.99250	0.99287	0.99154	0.98974	0.98956	0.99118	0.99271	0.99295	0.99312	0.99332	0.99349	0.99365	0.99380	0.99394	0.99409
76	0.99260	0.98258	0.98718	0.98577	0.99230	0.99305	0.99315	0.99188	0.99036	0.98924	0.99107	0.99245	0.99302	0.99319	0.99337	0.99356	0.99371	0.99385	0.99401	0.99414
77	0.99337	0.98393	0.98781	0.98663	0.99278	0.99367	0.99345	0.99204	0.99081	0.98903	0.99099	0.99178	0.99301	0.99317	0.99335	0.99356	0.99371	0.99386	0.99401	0.99415
78	0.99446	0.98448	0.98883	0.98761	0.99345	0.99424	0.99365	0.99224	0.99083	0.98889	0.99036	0.99141	0.99294	0.99307	0.99327	0.99348	0.99364	0.99380	0.99397	0.99412
79	0.99561	0.98604	0.99000	0.98867	0.99406	0.99476	0.99399	0.99214	0.99085	0.98895	0.98978	0.99079	0.99288	0.99296	0.99317	0.99340	0.99357	0.99374	0.99392	0.99408
80	0.99680	0.98643	0.99145	0.98982	0.99477	0.99547	0.99412	0.99211	0.99082	0.98903	0.98887	0.99076	0.99257	0.99284	0.99305	0.99329	0.99348	0.99366	0.99385	0.99401
81	0.99766	0.98733	0.99222	0.99106	0.99516	0.99621	0.99444	0.99207	0.99104	0.98962	0.98834	0.99051	0.99214	0.99283	0.99303	0.99325	0.99348	0.99366	0.99384	0.99402
82	0.99776	0.98806	0.99432	0.99236	0.99578	0.99665	0.99488	0.99233	0.99144	0.99043	0.98837	0.99067	0.99158	0.99302	0.99320	0.99340	0.99363	0.99380	0.99397	0.99414
83	0.99716	0.98889	0.99634	0.99368	0.99670	0.99723	0.99534	0.99275	0.99228	0.99114	0.98893	0.99058	0.99174	0.99343	0.99355	0.99372	0.99393	0.99408	0.99423	0.99438
84	0.99623	0.98970	0.99846	0.99502	0.99717	0.99774	0.99577	0.99342	0.99288	0.99194	0.98983	0.99070	0.99174	0.99394	0.99396	0.99410	0.99428	0.99440	0.99453	0.99465
85	0.99537	0.99057	1.00043	0.99634	0.99747	0.99832	0.99636	0.99382	0.99349	0.99263	0.99067	0.99043	0.99235	0.99413	0.99431	0.99442	0.99457	0.99468	0.99478	0.99488
86	0.99482	0.99156	1.00210	0.99762	0.99796	0.99856	0.99693	0.99423	0.99382	0.99328	0.99172	0.99030	0.99246	0.99401	0.99457	0.99465	0.99476	0.99488	0.99496	0.99504
87	0.99466	0.99266	1.00341	0.99886	0.99803	0.99943	0.99713	0.99455	0.99405	0.99367	0.99256	0.99037	0.99262	0.99342	0.99472	0.99478	0.99487	0.99499	0.99505	0.99513
88	0.99485	0.99385	1.00439	1.00005	0.99851	0.99972	0.99727	0.99480	0.99412	0.99409	0.99288	0.99060	0.99221	0.99326	0.99480	0.99482	0.99490	0.99502	0.99509	0.99516
89	0.99528	0.99509	1.00512	1.00117	0.99898	0.99988	0.99773	0.99482	0.99410	0.99410	0.99317	0.99103	0.99188	0.99284	0.99485	0.99481	0.99489	0.99501	0.99508	0.99516
90	0.99584	0.99635	1.00566	1.00224	0.99944	1.00028	0.99791	0.99481	0.99403	0.99403	0.99382	0.99095	0.99122	0.99302	0.99463	0.99476	0.99486	0.99497	0.99505	0.99513
91	0.99641	0.99760	1.00608	1.00325	0.99987	1.00065	0.99807	0.99479	0.99396	0.99396	0.99378	0.99185	0.99082	0.99285	0.99423	0.99473	0.99481	0.99491	0.99503	0.99510
92	0.99694	0.99882	1.00643	1.00420	1.00027	1.00100	0.99821	0.99478	0.99391	0.99391	0.99375	0.99261	0.99075	0.99284	0.99356	0.99470	0.99478	0.99487	0.99500	0.99507
93	0.99736	0.99998	1.00674	1.00510	1.00065	1.00132	0.99836	0.99480	0.99389	0.99388	0.99375	0.99306	0.99095	0.99246	0.99340	0.99471	0.99476	0.99485	0.99498	0.99505
94	0.99765	1.00108	1.00705	1.00594	1.00100	1.00161	0.99851	0.99485	0.99391	0.99390	0.99378	0.99376	0.99103	0.99226	0.99310	0.99476	0.99476	0.99485	0.99497	0.99505
95	0.99788	1.00197	1.00729	1.00661	1.00128	1.00185	0.99863	0.99490	0.99393	0.99392	0.99382	0.99380	0.99163	0.99182	0.99332	0.99463	0.99476	0.99486	0.99497	0.99506
96	0.99805	1.00264	1.00747	1.00712	1.00149	1.00203	0.99872	0.99493	0.99394	0.99393	0.99384	0.99384	0.99244	0.99156	0.99324	0.99436	0.99477	0.99486	0.99496	0.99507
97	0.99817	1.00308	1.00759	1.00746	1.00163	1.00215	0.99878	0.99495	0.99395	0.99394	0.99387	0.99387	0.99357	0.99105	0.99327	0.99388	0.99478	0.99486	0.99495	0.99507
98	0.99823	1.00330	1.00764	1.00763	1.00170	1.00220	0.99880	0.99495	0.99396	0.99394	0.99388	0.99389	0.99362	0.99150	0.99296	0.99376	0.99480	0.99486	0.99495	0.99506
99	0.99823	1.00330	1.00764	1.00763	1.00170	1.00220	0.99879	0.99495	0.99396	0.99394	0.99389	0.99391	0.99366	0.99196	0.99273	0.99349	0.99484	0.99486	0.99495	0.99506
100	0.99823	1.00330	1.00763	1.00763	1.00170	1.00220	0.99879	0.99495	0.99396	0.99394	0.99391	0.99393	0.99370	0.99237	0.99229	0.99364	0.99473	0.99486	0.99495	0.99506
101	0.99823	1.00330	1.00762	1.00763	1.00170	1.00219	0.99878	0.99494	0.99396	0.99395	0.99392	0.99394	0.99374	0.99361	0.99190	0.99305	0.99451	0.99487	0.99495	0.99505
102	0.99822	1.00329	1.00761	1.00763	1.00170	1.00219	0.99877	0.99494	0.99396	0.99395	0.99393	0.99396	0.99378	0.99367	0.99210	0.99329	0.99410	0.99487	0.99495	0.99504
103	0.99822	1.00329	1.00761	1.00763	1.00170	1.00219	0.99876	0.99493	0.99396	0.99395	0.99394	0.99398	0.99382	0.99373	0.99229	0.99323	0.99401	0.99489	0.99495	0.99504
104	0.99822	1.00329	1.00760	1.00763	1.00170	1.00218	0.99875	0.99493	0.99396	0.99395	0.99395	0.99400	0.99386	0.99379	0.99248	0.99331	0.99381	0.99491	0.99494	0.99504
105	0.99822	1.00329	1.00759	1.00763	1.00170	1.00218	0.99874	0.99493	0.99396	0.99395	0.99397	0.99402	0.99390	0.99385	0.99268	0.99320	0.99396	0.99482	0.99494	0.99503
106	0.99822	1.00329	1.00759	1.00763	1.00170	1.00217	0.99873	0.99492	0.99396	0.99395	0.99398	0.99403	0.99395	0.99391	0.99287	0.99339	0.99392	0.99465	0.99494	0.99502
107	0.99822	1.00328	1.00758	1.00763	1.00170	1.00217	0.99872	0.99492	0.99397	0.99395	0.99399	0.99405	0.99399	0.99397	0.99307	0.99366	0.99395	0.99437	0.99493	0.99501
108	0.99822	1.00328	1.00757	1.00763	1.00170	1.00217	0.99871	0.99491	0.99397	0.99396	0.99400	0.99407	0.99403	0.99						

## Survivor Mortality Improvement Rates

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.97149	1.00879	0.98701	0.99702	0.99258	0.99320	0.99442	0.99396	0.99433	0.99351	0.99424	0.99381	0.99330	0.99315	0.99250	0.99272	0.99228	0.99294	0.99195	0.99240
17	0.97015	1.00879	0.98560	0.99660	0.99269	0.99276	0.99417	0.99494	0.99428	0.99463	0.99420	0.99432	0.99439	0.99305	0.99288	0.99283	0.99305	0.99228	0.99277	0.99249
18	0.96849	1.00691	0.98492	0.99595	0.99334	0.99208	0.99422	0.99490	0.99476	0.99467	0.99476	0.99486	0.99443	0.99358	0.99333	0.99365	0.99198	0.99306	0.99234	0.99269
19	0.96695	1.00362	0.98428	0.99492	0.99117	0.99075	0.99321	0.99456	0.99531	0.99535	0.99460	0.99564	0.99517	0.99387	0.99345	0.99366	0.99245	0.99289	0.99211	0.99323
20	0.96502	1.00024	0.98333	0.99374	0.98870	0.98980	0.99173	0.99396	0.99593	0.99551	0.99479	0.99644	0.99537	0.99465	0.99351	0.99363	0.99218	0.99321	0.99245	0.99305
21	0.96379	0.99753	0.98311	0.99279	0.98719	0.98807	0.99058	0.99427	0.99536	0.99624	0.99564	0.99620	0.99619	0.99492	0.99439	0.99367	0.99220	0.99362	0.99231	0.99291
22	0.96346	0.99717	0.98304	0.99225	0.98521	0.98721	0.99021	0.99348	0.99540	0.99629	0.99590	0.99650	0.99642	0.99518	0.99471	0.99388	0.99223	0.99362	0.99223	0.99282
23	0.96481	0.99996	0.98337	0.99213	0.98906	0.98249	0.99013	0.99316	0.99557	0.99582	0.99615	0.99659	0.99583	0.99541	0.99493	0.99410	0.99256	0.99313	0.99242	0.99292
24	0.96676	1.00484	0.98443	0.99264	0.96922	0.97475	0.99063	0.99356	0.99554	0.99596	0.99558	0.99575	0.99538	0.99429	0.99472	0.99390	0.99275	0.99290	0.99264	0.99317
25	0.96925	1.00987	0.98539	0.99291	0.96024	0.97650	0.99093	0.99298	0.99486	0.99536	0.99564	0.99525	0.99496	0.99425	0.99427	0.99412	0.99261	0.99334	0.99248	0.99270
26	0.97128	1.01422	0.98668	0.99339	0.95954	0.98018	0.99167	0.99264	0.99467	0.99487	0.99543	0.99482	0.99451	0.99436	0.99398	0.99372	0.99352	0.99247	0.99325	0.99249
27	0.97443	1.01710	0.98853	0.99436	0.99263	0.97923	0.99122	0.99304	0.99449	0.99473	0.99489	0.99455	0.99411	0.99412	0.99409	0.99404	0.99333	0.99279	0.99303	0.99285
28	0.97881	1.01801	0.99140	0.99600	0.99123	0.99445	0.97881	0.99297	0.99450	0.99434	0.99473	0.99490	0.99399	0.99389	0.99433	0.99348	0.99357	0.99274	0.99328	0.99256
29	0.98301	1.01818	0.99427	0.99787	1.00889	0.97818	0.97876	0.99324	0.99444	0.99427	0.99453	0.99491	0.99403	0.99414	0.99423	0.99375	0.99320	0.99297	0.99314	0.99288
30	0.98778	1.01717	0.99705	0.99969	0.99076	0.97434	0.97963	0.99308	0.99391	0.99452	0.99426	0.99463	0.99453	0.99409	0.99406	0.99375	0.99357	0.99335	0.99262	0.99317
31	0.99125	1.01622	0.99984	1.00125	1.00005	0.97057	0.98133	0.99374	0.99349	0.99440	0.99442	0.99464	0.99467	0.99369	0.99446	0.99352	0.99359	0.99342	0.99297	0.99306
32	0.99246	1.01590	1.00222	1.00227	0.99130	0.99018	0.98006	0.99377	0.99404	0.99392	0.99417	0.99463	0.99493	0.99367	0.99404	0.99388	0.99361	0.99333	0.99292	0.99316
33	0.99161	1.01621	1.00477	1.00308	0.97216	0.98874	0.99398	0.98163	0.99377	0.99396	0.99413	0.99464	0.99455	0.99378	0.99395	0.99356	0.99353	0.99338	0.99286	0.99343
34	0.98895	1.01671	1.00675	1.00346	0.98479	1.00102	0.98266	0.98167	0.99346	0.99364	0.99411	0.99453	0.99415	0.99385	0.99399	0.99355	0.99355	0.99341	0.99291	0.99342
35	0.98477	1.01330	1.01479	1.00362	0.98561	0.98767	0.98027	0.98236	0.99329	0.99328	0.99398	0.99417	0.99381	0.99386	0.99363	0.99357	0.99350	0.99350	0.99298	0.99347
36	0.98188	1.01085	1.02828	1.00330	0.98553	0.99396	0.97672	0.98451	0.99350	0.99305	0.99376	0.99367	0.99379	0.99380	0.99329	0.99330	0.99357	0.99355	0.99311	0.99346
37	0.97957	1.00993	1.01959	1.00269	0.98275	0.98594	0.98785	0.98459	0.99370	0.99293	0.99340	0.99348	0.99334	0.99356	0.99332	0.99329	0.99331	0.99359	0.99321	0.99355
38	0.97737	1.00181	1.01934	1.00157	0.98671	0.97898	0.98718	0.99216	0.98741	0.99280	0.99324	0.99343	0.99314	0.99359	0.99312	0.99311	0.99337	0.99362	0.99327	0.99367
39	0.97495	0.99863	1.02317	1.00010	0.97736	0.98215	0.99141	0.98818	0.98777	0.99282	0.99311	0.99306	0.99341	0.99318	0.99343	0.99320	0.99320	0.99371	0.99339	0.99365
40	0.97328	0.99322	1.02348	0.99868	0.98166	0.98230	0.98671	0.98774	0.98844	0.99285	0.99302	0.99299	0.99318	0.99327	0.99338	0.99311	0.99331	0.99382	0.99328	0.99378
41	0.97218	0.99125	1.01932	0.99727	0.98150	0.98218	0.98910	0.98613	0.98894	0.99323	0.99285	0.99287	0.99333	0.99307	0.99361	0.99307	0.99326	0.99398	0.99324	0.99371
42	0.97200	0.98612	1.02042	0.99576	0.98206	0.98158	0.98587	0.99063	0.98877	0.99317	0.99277	0.99289	0.99318	0.99305	0.99358	0.99327	0.99326	0.99367	0.99342	0.99364
43	0.97256	0.98647	1.01168	0.99409	0.98196	0.98371	0.98367	0.99047	0.99266	0.98972	0.99267	0.99275	0.99319	0.99291	0.99357	0.99306	0.99322	0.99379	0.99340	0.99354
44	0.97366	0.98415	1.00795	0.99249	0.98433	0.98077	0.98499	0.99219	0.99099	0.98989	0.99253	0.99267	0.99308	0.99294	0.99338	0.99311	0.99321	0.99359	0.99337	0.99353
45	0.97495	0.98680	1.00274	0.99113	0.98236	0.98318	0.98537	0.99038	0.99068	0.99019	0.99243	0.99262	0.99301	0.99276	0.99329	0.99319	0.99311	0.99344	0.99325	0.99355
46	0.97640	0.98427	0.99908	0.99001	0.98253	0.98418	0.98572	0.99151	0.98978	0.99063	0.99247	0.99262	0.99294	0.99285	0.99304	0.99322	0.99312	0.99343	0.99323	0.99367
47	0.97810	0.98654	0.99350	0.98898	0.98304	0.98510	0.98609	0.99046	0.99152	0.99053	0.99262	0.99262	0.99288	0.99279	0.99320	0.99324	0.99313	0.99337	0.99348	0.99360
48	0.97979	0.98493	0.99365	0.98807	0.98343	0.98582	0.98790	0.98969	0.99173	0.99251	0.99099	0.99276	0.99288	0.99289	0.99324	0.99325	0.99328	0.99347	0.99357	0.99380
49	0.98162	0.98518	0.99226	0.98733	0.98473	0.98766	0.98752	0.99045	0.99258	0.99204	0.99120	0.99285	0.99298	0.99308	0.99329	0.99339	0.99341	0.99354	0.99373	0.99382
50	0.98331	0.98442	0.99276	0.98678	0.98652	0.98766	0.98931	0.99084	0.99196	0.99201	0.99164	0.99288	0.99298	0.99324	0.99331	0.99351	0.99358	0.99370	0.99386	0.99392
51	0.98494	0.98452	0.99309	0.98650	0.98649	0.98853	0.99041	0.99119	0.99242	0.99172	0.99194	0.99299	0.99304	0.99328	0.99340	0.99356	0.99371	0.99369	0.99391	0.99405
52	0.98668	0.98476	0.99316	0.98660	0.98648	0.98954	0.99120	0.99145	0.99207	0.99236	0.99197	0.99307	0.99302	0.99333	0.99344	0.99356	0.99377	0.99382	0.99398	0.99402
53	0.98836	0.98482	0.99313	0.98712	0.98833	0.99002	0.99167	0.99251	0.99186	0.99239	0.99293	0.99219	0.99309	0.99329	0.99343	0.99359	0.99383	0.99380	0.99400	0.99410
54	0.98996	0.98533	0.99269	0.98784	0.98831	0.99076	0.99265	0.99263	0.99217	0.99275	0.99261	0.99222	0.99310	0.99334	0.99341	0.99354	0.99380	0.99382	0.99398	0.99413
55	0.99146	0.98639	0.99255	0.98868	0.98903	0.99173	0.99297	0.99354	0.99241	0.99252	0.99249	0.99241	0.99312	0.99331	0.99346	0.99357	0.99385	0.99385	0.99399	0.99410
56	0.99274	0.98685	0.99297	0.98945	0.99012	0.99196	0.99354	0.99418	0.99257	0.99274	0.99232	0.99255	0.99319	0.99332	0.99343	0.99362	0.99385	0.99390	0.99400	0.99414
57	0.99388	0.98705	0.99291	0.99009	0.99134	0.99204	0.99427	0.99447	0.99266	0.99248	0.99257	0.99255	0.99310	0.99328	0.99345	0.99356	0.99380	0.99387	0.99399	0.99410
58	0.99495	0.98753	0.99285	0.99051	0.99138	0.99328	0.99464	0.99432	0.99323	0.99225	0.99247	0.99298	0.99252	0.99318	0.99335	0.99350	0.99369	0.99379	0.99392	0.99404
59	0.99587	0.98787	0.99292	0.99087	0.99222	0.99349	0.99500	0.99451	0.99321	0.99226	0.99257	0.99269	0.99245	0.99309	0.99323	0.99342	0.99359	0.99372	0.99382	0.99395
60	0.99675	0.98796	0.99308	0.99108	0.99281	0.99385	0.99536	0.99430	0.99356	0.99226	0.99231	0.99250	0.99241	0.99300	0.99310	0.99331	0.99348	0.99362	0.99373	0.99386

Age	Survivor Mortality Improvement Rates (cont'd)																			
	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
61	0.99738	0.98796	0.99342	0.99138	0.99322	0.99448	0.99528	0.99429	0.99385	0.99232	0.99234	0.99226	0.99250	0.99291	0.99307	0.99327	0.99341	0.99358	0.99369	0.99383
62	0.99755	0.98876	0.99385	0.99207	0.99408	0.99559	0.99533	0.99460	0.99409	0.99249	0.99232	0.99249	0.99256	0.99296	0.99313	0.99331	0.99348	0.99362	0.99377	0.99387
63	0.99726	0.99029	0.99501	0.99314	0.99551	0.99636	0.99628	0.99484	0.99415	0.99329	0.99246	0.99268	0.99308	0.99282	0.99328	0.99349	0.99361	0.99376	0.99392	0.99402
64	0.99678	0.99222	0.99592	0.99435	0.99677	0.99771	0.99665	0.99509	0.99454	0.99376	0.99278	0.99305	0.99321	0.99303	0.99349	0.99367	0.99380	0.99393	0.99410	0.99418
65	0.99609	0.99398	0.99711	0.99553	0.99795	0.99886	0.99708	0.99536	0.99468	0.99444	0.99309	0.99316	0.99333	0.99332	0.99366	0.99382	0.99398	0.99409	0.99423	0.99433
66	0.99555	0.99500	0.99779	0.99637	0.99876	0.99955	0.99745	0.99522	0.99486	0.99492	0.99335	0.99333	0.99332	0.99356	0.99377	0.99393	0.99407	0.99421	0.99434	0.99444
67	0.99548	0.99494	0.99828	0.99662	0.99909	0.99983	0.99768	0.99492	0.99510	0.99517	0.99353	0.99337	0.99350	0.99364	0.99381	0.99400	0.99413	0.99428	0.99441	0.99451
68	0.99592	0.99368	0.99862	0.99625	0.99888	0.99982	0.99723	0.99498	0.99509	0.99505	0.99411	0.99334	0.99353	0.99386	0.99362	0.99402	0.99416	0.99429	0.99443	0.99454
69	0.99655	0.99173	0.99854	0.99557	0.99838	0.99939	0.99700	0.99459	0.99499	0.99506	0.99441	0.99340	0.99357	0.99378	0.99365	0.99401	0.99415	0.99428	0.99441	0.99455
70	0.99704	0.98957	0.99851	0.99488	0.99782	0.99896	0.99674	0.99424	0.99486	0.99499	0.99480	0.99343	0.99350	0.99369	0.99370	0.99399	0.99413	0.99427	0.99441	0.99453
71	0.99723	0.98841	0.99863	0.99439	0.99736	0.99858	0.99643	0.99406	0.99451	0.99498	0.99510	0.99351	0.99347	0.99354	0.99380	0.99395	0.99411	0.99424	0.99440	0.99452
72	0.99706	0.98758	0.99876	0.99416	0.99692	0.99826	0.99615	0.99392	0.99414	0.99508	0.99526	0.99359	0.99341	0.99357	0.99381	0.99388	0.99409	0.99423	0.99439	0.99452
73	0.99657	0.98768	0.99868	0.99420	0.99660	0.99790	0.99603	0.99351	0.99408	0.99506	0.99508	0.99414	0.99336	0.99355	0.99391	0.99375	0.99407	0.99424	0.99437	0.99452
74	0.99587	0.98835	0.99853	0.99440	0.99631	0.99764	0.99580	0.99336	0.99374	0.99497	0.99508	0.99447	0.99342	0.99357	0.99385	0.99374	0.99406	0.99422	0.99438	0.99453
75	0.99524	0.98900	0.99856	0.99468	0.99612	0.99743	0.99570	0.99333	0.99352	0.99491	0.99511	0.99494	0.99353	0.99357	0.99381	0.99384	0.99411	0.99425	0.99441	0.99455
76	0.99462	0.98935	0.99883	0.99492	0.99593	0.99724	0.99558	0.99326	0.99344	0.99465	0.99518	0.99529	0.99367	0.99360	0.99372	0.99400	0.99410	0.99428	0.99442	0.99458
77	0.99376	0.98963	0.99880	0.99502	0.99558	0.99698	0.99537	0.99302	0.99321	0.99427	0.99525	0.99542	0.99371	0.99351	0.99370	0.99397	0.99399	0.99423	0.99438	0.99455
78	0.99268	0.98909	0.99904	0.99497	0.99525	0.99667	0.99497	0.99273	0.99259	0.99396	0.99509	0.99511	0.99411	0.99331	0.99352	0.99391	0.99376	0.99410	0.99427	0.99445
79	0.99156	0.98938	0.99914	0.99487	0.99495	0.99635	0.99461	0.99228	0.99214	0.99336	0.99482	0.99493	0.99435	0.99317	0.99335	0.99371	0.99360	0.99396	0.99415	0.99433
80	0.99066	0.98895	0.99966	0.99495	0.99477	0.99620	0.99429	0.99187	0.99170	0.99276	0.99442	0.99470	0.99457	0.99302	0.99310	0.99342	0.99351	0.99379	0.99400	0.99419
81	0.99008	0.98886	0.99998	0.99517	0.99470	0.99621	0.99416	0.99168	0.99145	0.99244	0.99397	0.99463	0.99479	0.99302	0.99299	0.99320	0.99358	0.99367	0.99393	0.99412
82	0.98972	0.98885	1.00055	0.99536	0.99473	0.99615	0.99421	0.99185	0.99156	0.99248	0.99383	0.99488	0.99511	0.99329	0.99312	0.99336	0.99373	0.99371	0.99402	0.99420
83	0.98962	0.98813	1.00122	0.99552	0.99470	0.99617	0.99445	0.99230	0.99216	0.99266	0.99414	0.99529	0.99529	0.99426	0.99348	0.99368	0.99408	0.99392	0.99427	0.99443
84	0.98970	0.98792	1.00194	0.99571	0.99475	0.99624	0.99477	0.99296	0.99278	0.99316	0.99438	0.99568	0.99569	0.99512	0.99397	0.99408	0.99440	0.99427	0.99456	0.99470
85	0.98993	0.98743	1.00287	0.99603	0.99488	0.99638	0.99513	0.99352	0.99336	0.99365	0.99458	0.99592	0.99604	0.99583	0.99440	0.99439	0.99461	0.99463	0.99480	0.99491
86	0.99026	0.98761	1.00339	0.99649	0.99522	0.99667	0.99548	0.99393	0.99376	0.99396	0.99474	0.99587	0.99627	0.99625	0.99472	0.99460	0.99470	0.99495	0.99491	0.99505
87	0.99069	0.98799	1.00401	0.99710	0.99577	0.99713	0.99576	0.99415	0.99395	0.99406	0.99472	0.99570	0.99635	0.99641	0.99493	0.99469	0.99481	0.99506	0.99493	0.99511
88	0.99118	0.98893	1.00397	0.99782	0.99627	0.99764	0.99607	0.99424	0.99394	0.99411	0.99446	0.99548	0.99624	0.99614	0.99534	0.99471	0.99480	0.99507	0.99490	0.99510
89	0.99174	0.98975	1.00426	0.99860	0.99701	0.99823	0.99635	0.99422	0.99388	0.99399	0.99426	0.99509	0.99597	0.99593	0.99553	0.99470	0.99475	0.99499	0.99487	0.99506
90	0.99234	0.99077	1.00440	0.99942	0.99772	0.99882	0.99658	0.99417	0.99374	0.99386	0.99409	0.99473	0.99562	0.99572	0.99559	0.99467	0.99466	0.99485	0.99487	0.99500
91	0.99299	0.99181	1.00450	1.00023	0.99840	0.99942	0.99683	0.99412	0.99362	0.99373	0.99393	0.99447	0.99523	0.99553	0.99555	0.99464	0.99458	0.99470	0.99491	0.99490
92	0.99367	0.99284	1.00458	1.00102	0.99899	1.00004	0.99709	0.99408	0.99354	0.99365	0.99379	0.99424	0.99492	0.99536	0.99545	0.99463	0.99453	0.99465	0.99488	0.99481
93	0.99437	0.99382	1.00467	1.00177	0.99968	1.00051	0.99733	0.99411	0.99351	0.99358	0.99376	0.99403	0.99469	0.99519	0.99521	0.99481	0.99450	0.99461	0.99483	0.99477
94	0.99509	0.99473	1.00476	1.00247	1.00026	1.00103	0.99760	0.99419	0.99353	0.99360	0.99375	0.99395	0.99448	0.99503	0.99507	0.99492	0.99453	0.99460	0.99480	0.99477
95	0.99566	0.99546	1.00483	1.00303	1.00072	1.00143	0.99781	0.99423	0.99355	0.99360	0.99375	0.99392	0.99432	0.99486	0.99498	0.99497	0.99455	0.99459	0.99475	0.99481
96	0.99610	0.99601	1.00489	1.00346	1.00111	1.00172	0.99798	0.99427	0.99356	0.99361	0.99375	0.99390	0.99423	0.99468	0.99490	0.99498	0.99456	0.99458	0.99469	0.99487
97	0.99639	0.99637	1.00492	1.00375	1.00135	1.00188	0.99811	0.99430	0.99356	0.99361	0.99375	0.99387	0.99415	0.99455	0.99484	0.99495	0.99459	0.99458	0.99470	0.99487
98	0.99653	0.99656	1.00494	1.00389	1.00146	1.00201	0.99814	0.99431	0.99357	0.99362	0.99374	0.99388	0.99407	0.99445	0.99477	0.99484	0.99470	0.99459	0.99469	0.99486
99	0.99653	0.99656	1.00495	1.00389	1.00145	1.00201	0.99816	0.99431	0.99358	0.99362	0.99375	0.99387	0.99403	0.99435	0.99469	0.99478	0.99476	0.99460	0.99469	0.99485
100	0.99653	0.99656	1.00495	1.00389	1.00145	1.00201	0.99816	0.99431	0.99357	0.99362	0.99374	0.99386	0.99401	0.99427	0.99461	0.99473	0.99479	0.99462	0.99469	0.99482
101	0.99653	0.99655	1.00495	1.00389	1.00143	1.00202	0.99816	0.99431	0.99357	0.99362	0.99374	0.99386	0.99399	0.99422	0.99451	0.99469	0.99479	0.99463	0.99468	0.99479
102	0.99653	0.99655	1.00496	1.00389	1.00143	1.00202	0.99814	0.99433	0.99358	0.99362	0.99374	0.99386	0.99398	0.99418	0.99444	0.99465	0.99477	0.99464	0.99468	0.99479
103	0.99653	0.99655	1.00496	1.00389	1.00118	1.00202	0.99815	0.99432	0.99357	0.99362	0.99374	0.99385	0.99398	0.99413	0.99438	0.99460	0.99470	0.99469	0.99468	0.99479
104	0.99653	0.99655	1.00497	1.00389	1.00143	1.00201	0.99815	0.99432	0.99357	0.99362	0.99374	0.99385	0.99398	0.99411	0.99432	0.99455	0.99466	0.99472	0.99469	0.99478
105	0.99653	0.99655	1.00497	1.00389	1.00143	1.00201	0.99815	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99410	0.99428	0.99450	0.99462	0.99472	0.99469	0.99478
106	0.99653	0.99654	1.00497	1.00389	1.00057	1.00200	0.99815	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99410	0.99426	0.99444	0.99459	0.99471	0.99469	0.99477
107	0.99653	0.99654	1.00498	1.00389	1.00083	1.00200	0.99816	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99409	0.99423	0.99441	0.99457	0.99468	0.99470	0.99477
108	0.99653																			

## APPENDIX K

### PROJECTIONS INCLUDING RESERVISTS (100 YEARS)

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**TOTAL ACTIVE DUTY PERSONNEL ON SEPTEMBER 30  
OF EACH FISCAL YEAR**

<u>Fiscal Year</u>	<u>Officers</u>	<u>Enlisted</u>	<u>Total</u>
2004	241,731	1,238,669	1,480,400
2005	233,066	1,209,771	1,442,837
2006	233,838	1,195,209	1,429,047
2007	232,509	1,188,881	1,421,390
2008	231,504	1,188,727	1,420,231
2009	231,688	1,189,201	1,420,889
2010	231,913	1,189,944	1,421,857
2011	232,115	1,190,566	1,422,681
2012	232,115	1,190,566	1,422,681
2013	232,115	1,190,566	1,422,681
2014	232,115	1,190,566	1,422,681
2015	232,115	1,190,566	1,422,681
2016	232,115	1,190,566	1,422,681
2017	232,115	1,190,566	1,422,681
2018	232,115	1,190,566	1,422,681
2019	232,115	1,190,566	1,422,681
2020	232,115	1,190,566	1,422,681
2021	232,115	1,190,566	1,422,681
2022	232,115	1,190,566	1,422,681
2023	232,115	1,190,566	1,422,681
2024	232,115	1,190,566	1,422,681
2025	232,115	1,190,566	1,422,681
2026	232,115	1,190,566	1,422,681
2027	232,115	1,190,566	1,422,681
2028	232,115	1,190,566	1,422,681
2029	232,115	1,190,566	1,422,681
2030	232,115	1,190,566	1,422,681
2031	232,115	1,190,566	1,422,681
2032	232,115	1,190,566	1,422,681
2033	232,115	1,190,566	1,422,681
2034	232,115	1,190,566	1,422,681
2035	232,115	1,190,566	1,422,681
2036	232,115	1,190,566	1,422,681
2037	232,115	1,190,566	1,422,681
2038	232,115	1,190,566	1,422,681
2039	232,115	1,190,566	1,422,681
2040	232,115	1,190,566	1,422,681
2041	232,115	1,190,566	1,422,681
2042	232,115	1,190,566	1,422,681
2043	232,115	1,190,566	1,422,681
2044	232,115	1,190,566	1,422,681
2045	232,115	1,190,566	1,422,681
2046	232,115	1,190,566	1,422,681
2047	232,115	1,190,566	1,422,681
2048	232,115	1,190,566	1,422,681
2049	232,115	1,190,566	1,422,681
2050	232,115	1,190,566	1,422,681
2051	232,115	1,190,566	1,422,681
2052	232,115	1,190,566	1,422,681
2053	232,115	1,190,566	1,422,681

\*Future mortality improvement is assumed.



**TOTAL ACTIVE DUTY PERSONNEL ON SEPTEMBER 30  
OF EACH FISCAL YEAR (continued)**

<u>Fiscal Year</u>	<u>Officers</u>	<u>Enlisted</u>	<u>Total</u>
2054	232,115	1,190,566	1,422,681
2055	232,115	1,190,566	1,422,681
2056	232,115	1,190,566	1,422,681
2057	232,115	1,190,566	1,422,681
2058	232,115	1,190,566	1,422,681
2059	232,115	1,190,566	1,422,681
2060	232,115	1,190,566	1,422,681
2061	232,115	1,190,566	1,422,681
2062	232,115	1,190,566	1,422,681
2063	232,115	1,190,566	1,422,681
2064	232,115	1,190,566	1,422,681
2065	232,115	1,190,566	1,422,681
2066	232,115	1,190,566	1,422,681
2067	232,115	1,190,566	1,422,681
2068	232,115	1,190,566	1,422,681
2069	232,115	1,190,566	1,422,681
2070	232,115	1,190,566	1,422,681
2071	232,115	1,190,566	1,422,681
2072	232,115	1,190,566	1,422,681
2073	232,115	1,190,566	1,422,681
2074	232,115	1,190,566	1,422,681
2075	232,115	1,190,566	1,422,681
2076	232,115	1,190,566	1,422,681
2077	232,115	1,190,566	1,422,681
2078	232,115	1,190,566	1,422,681
2079	232,115	1,190,566	1,422,681
2080	232,115	1,190,566	1,422,681
2081	232,115	1,190,566	1,422,681
2082	232,115	1,190,566	1,422,681
2083	232,115	1,190,566	1,422,681
2084	232,115	1,190,566	1,422,681
2085	232,115	1,190,566	1,422,681
2086	232,115	1,190,566	1,422,681
2087	232,115	1,190,566	1,422,681
2088	232,115	1,190,566	1,422,681
2089	232,115	1,190,566	1,422,681
2090	232,115	1,190,566	1,422,681
2091	232,115	1,190,566	1,422,681
2092	232,115	1,190,566	1,422,681
2093	232,115	1,190,566	1,422,681
2094	232,115	1,190,566	1,422,681
2095	232,115	1,190,566	1,422,681
2096	232,115	1,190,566	1,422,681
2097	232,115	1,190,566	1,422,681
2098	232,115	1,190,566	1,422,681
2099	232,115	1,190,566	1,422,681
2100	232,115	1,190,566	1,422,681
2101	232,115	1,190,566	1,422,681
2102	232,115	1,190,566	1,422,681
2103	232,115	1,190,566	1,422,681

\*Future mortality improvement is assumed.

## TOTAL ACTIVE DUTY GROSS PAY FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Total</u>
2005	\$14,066,307	\$31,298,838	\$45,365,145
2006	\$14,238,936	\$31,454,377	\$45,693,313
2007	\$14,424,106	\$31,537,027	\$45,961,133
2008	\$14,562,587	\$31,762,592	\$46,325,179
2009	\$14,735,515	\$32,144,644	\$46,880,159
2010	\$14,940,088	\$32,626,534	\$47,566,622
2011	\$15,181,775	\$33,195,275	\$48,377,050
2012	\$15,432,516	\$33,805,080	\$49,237,595
2013	\$15,686,685	\$34,441,778	\$50,128,463
2014	\$15,945,849	\$35,125,017	\$51,070,866
2015	\$16,417,133	\$36,298,744	\$52,715,877
2016	\$16,906,763	\$37,514,815	\$54,421,578
2017	\$17,414,816	\$38,739,236	\$56,154,052
2018	\$17,941,145	\$39,972,053	\$57,913,198
2019	\$18,488,827	\$41,228,280	\$59,717,107
2020	\$19,053,041	\$42,500,219	\$61,553,260
2021	\$19,638,483	\$43,794,640	\$63,433,123
2022	\$20,244,999	\$45,162,226	\$65,407,225
2023	\$20,881,850	\$46,617,826	\$67,499,677
2024	\$21,552,709	\$48,145,602	\$69,698,311
2025	\$22,285,790	\$49,772,296	\$72,058,085
2026	\$23,081,224	\$51,534,329	\$74,615,553
2027	\$23,892,561	\$53,380,862	\$77,273,423
2028	\$24,737,815	\$55,305,215	\$80,043,030
2029	\$25,624,948	\$57,315,322	\$82,940,270
2030	\$26,546,713	\$59,412,982	\$85,959,695
2031	\$27,510,178	\$61,597,373	\$89,107,551
2032	\$28,521,214	\$63,882,107	\$92,403,321
2033	\$29,577,762	\$66,267,362	\$95,845,125
2034	\$30,674,764	\$68,751,006	\$99,425,770
2035	\$31,820,738	\$71,337,644	\$103,158,381
2036	\$33,010,569	\$74,030,735	\$107,041,304
2037	\$34,231,290	\$76,821,277	\$111,052,567
2038	\$35,496,791	\$79,711,566	\$115,208,357
2039	\$36,808,685	\$82,706,782	\$119,515,467
2040	\$38,168,685	\$85,809,522	\$123,978,207
2041	\$39,576,957	\$89,022,455	\$128,599,412
2042	\$41,033,151	\$92,353,414	\$133,386,565
2043	\$42,548,633	\$95,809,858	\$138,358,490
2044	\$44,123,501	\$99,396,567	\$143,520,068
2045	\$45,765,558	\$103,119,260	\$148,884,819
2046	\$47,478,365	\$106,983,848	\$154,462,213
2047	\$49,254,778	\$110,993,164	\$160,247,942
2048	\$51,097,417	\$115,151,930	\$166,249,346
2049	\$53,012,209	\$119,466,711	\$172,478,921
2050	\$55,001,051	\$123,943,490	\$178,944,541
2051	\$57,067,053	\$128,587,831	\$185,654,884
2052	\$59,214,431	\$133,407,305	\$192,621,735
2053	\$61,445,943	\$138,409,054	\$199,854,997
2054	\$63,763,026	\$143,599,686	\$207,362,711

\*Future mortality improvement is assumed.

**TOTAL ACTIVE DUTY GROSS PAY FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Total</u>
2055	\$66,170,102	\$148,986,373	\$215,156,474
2056	\$68,668,782	\$154,576,592	\$223,245,374
2057	\$71,256,766	\$160,376,984	\$231,633,751
2058	\$73,939,348	\$166,395,060	\$240,334,408
2059	\$76,721,291	\$172,639,033	\$249,360,324
2060	\$79,605,669	\$179,117,032	\$258,722,701
2061	\$82,595,163	\$185,837,223	\$268,432,386
2062	\$85,692,642	\$192,808,871	\$278,501,513
2063	\$88,904,158	\$200,041,683	\$288,945,841
2064	\$92,234,029	\$207,545,409	\$299,779,438
2065	\$95,688,042	\$215,330,292	\$311,018,334
2066	\$99,271,977	\$223,407,110	\$322,679,087
2067	\$102,988,818	\$231,786,573	\$334,775,391
2068	\$106,843,461	\$240,479,897	\$347,323,358
2069	\$110,842,117	\$249,498,974	\$360,341,091
2070	\$114,990,763	\$258,856,061	\$373,846,824
2071	\$119,295,232	\$268,563,721	\$387,858,952
2072	\$123,761,972	\$278,635,274	\$402,397,246
2073	\$128,398,251	\$289,084,553	\$417,482,804
2074	\$133,210,271	\$299,925,768	\$433,136,039
2075	\$138,205,173	\$311,173,694	\$449,378,866
2076	\$143,389,891	\$322,843,716	\$466,233,607
2077	\$148,769,901	\$334,951,603	\$483,721,504
2078	\$154,352,418	\$347,513,748	\$501,866,166
2079	\$160,145,386	\$360,547,227	\$520,692,612
2080	\$166,156,598	\$374,069,699	\$540,226,297
2081	\$172,393,682	\$388,099,349	\$560,493,031
2082	\$178,864,360	\$402,655,124	\$581,519,484
2083	\$185,577,398	\$417,756,791	\$603,334,188
2084	\$192,541,704	\$433,424,803	\$625,966,507
2085	\$199,766,739	\$449,680,382	\$649,447,121
2086	\$207,262,408	\$466,545,585	\$673,807,993
2087	\$215,038,189	\$484,043,236	\$699,081,425
2088	\$223,104,272	\$502,197,015	\$725,301,288
2089	\$231,471,641	\$521,031,524	\$752,503,166
2090	\$240,151,712	\$540,572,287	\$780,723,999
2091	\$249,156,192	\$560,845,752	\$810,001,943
2092	\$258,497,299	\$581,879,401	\$840,376,699
2093	\$268,188,197	\$603,701,767	\$871,889,964
2094	\$278,242,244	\$626,342,439	\$904,584,683
2095	\$288,673,379	\$649,832,121	\$938,505,501
2096	\$299,496,082	\$674,202,690	\$973,698,772
2097	\$310,724,849	\$699,487,194	\$1,010,212,044
2098	\$322,374,948	\$725,719,923	\$1,048,094,871
2099	\$334,462,438	\$752,936,469	\$1,087,398,907
2100	\$347,003,945	\$781,173,756	\$1,128,177,702
2101	\$360,016,527	\$810,470,060	\$1,170,486,587
2102	\$373,517,720	\$840,865,087	\$1,214,382,807
2103	\$387,525,876	\$872,400,051	\$1,259,925,927

\*Future mortality improvement is assumed.

# NONRETIRED RESERVISTS

(Dollar Amounts in Thousands)

Fiscal Year	People at Year End			Dollars During Year		
	Officers	Enlisted	Total	Officers	Enlisted	Total
2004	113,374	671,726	785,100			
2005	118,793	669,970	788,763	\$1,618,571	\$3,437,105	\$5,055,676
2006	116,135	658,718	774,853	\$1,687,636	\$3,507,162	\$5,194,798
2007	116,113	657,097	773,210	\$1,699,655	\$3,548,429	\$5,248,084
2008	116,216	655,953	772,169	\$1,732,973	\$3,618,036	\$5,351,009
2009	116,178	654,533	770,711	\$1,768,816	\$3,694,102	\$5,462,917
2010	116,113	654,330	770,443	\$1,805,925	\$3,776,420	\$5,582,344
2011	115,968	653,751	769,719	\$1,846,105	\$3,869,139	\$5,715,244
2012	115,968	653,751	769,719	\$1,887,994	\$3,965,793	\$5,853,788
2013	115,968	653,751	769,719	\$1,932,510	\$4,067,657	\$6,000,166
2014	115,968	653,751	769,719	\$1,978,404	\$4,173,229	\$6,151,633
2015	115,968	653,751	769,719	\$2,050,454	\$4,334,370	\$6,384,824
2016	115,968	653,751	769,719	\$2,125,537	\$4,501,768	\$6,627,306
2017	115,968	653,751	769,719	\$2,203,826	\$4,675,583	\$6,879,409
2018	115,968	653,751	769,719	\$2,285,330	\$4,856,116	\$7,141,446
2019	115,968	653,751	769,719	\$2,370,041	\$5,043,716	\$7,413,757
2020	115,968	653,751	769,719	\$2,458,124	\$5,238,493	\$7,696,617
2021	115,968	653,751	769,719	\$2,549,540	\$5,440,584	\$7,990,123
2022	115,968	653,751	769,719	\$2,644,427	\$5,650,515	\$8,294,942
2023	115,968	653,751	769,719	\$2,743,069	\$5,868,768	\$8,611,836
2024	115,968	653,751	769,719	\$2,845,685	\$6,095,808	\$8,941,492
2025	115,968	653,751	769,719	\$2,952,325	\$6,332,116	\$9,284,441
2026	115,968	653,751	769,719	\$3,063,085	\$6,578,005	\$9,641,091
2027	115,968	653,751	769,719	\$3,178,218	\$6,833,598	\$10,011,816
2028	115,968	653,751	769,719	\$3,297,819	\$7,098,919	\$10,396,737
2029	115,968	653,751	769,719	\$3,421,961	\$7,374,094	\$10,796,055
2030	115,968	653,751	769,719	\$3,550,826	\$7,659,384	\$11,210,210
2031	115,968	653,751	769,719	\$3,684,657	\$7,955,200	\$11,639,857
2032	115,968	653,751	769,719	\$3,823,632	\$8,262,143	\$12,085,775
2033	115,968	653,751	769,719	\$3,967,999	\$8,580,538	\$12,548,537
2034	115,968	653,751	769,719	\$4,117,802	\$8,910,403	\$13,028,205
2035	115,968	653,751	769,719	\$4,273,119	\$9,251,931	\$13,525,050
2036	115,968	653,751	769,719	\$4,434,000	\$9,605,567	\$14,039,567
2037	115,968	653,751	769,719	\$4,600,721	\$9,971,835	\$14,572,556
2038	115,968	653,751	769,719	\$4,773,741	\$10,351,228	\$15,124,969
2039	115,968	653,751	769,719	\$4,953,267	\$10,744,327	\$15,697,594
2040	115,968	653,751	769,719	\$5,139,514	\$11,151,732	\$16,291,247
2041	115,968	653,751	769,719	\$5,332,726	\$11,573,999	\$16,906,726
2042	115,968	653,751	769,719	\$5,533,072	\$12,011,636	\$17,544,708
2043	115,968	653,751	769,719	\$5,740,776	\$12,465,356	\$18,206,132
2044	115,968	653,751	769,719	\$5,956,326	\$12,935,786	\$18,892,112
2045	115,968	653,751	769,719	\$6,180,069	\$13,423,185	\$19,603,254
2046	115,968	653,751	769,719	\$6,411,765	\$13,927,918	\$20,339,683
2047	115,968	653,751	769,719	\$6,651,922	\$14,450,646	\$21,102,567
2048	115,968	653,751	769,719	\$6,901,360	\$14,992,550	\$21,893,911
2049	115,968	653,751	769,719	\$7,160,153	\$15,554,813	\$22,714,966
2050	115,968	653,751	769,719	\$7,428,653	\$16,138,132	\$23,566,784
2051	115,968	653,751	769,719	\$7,707,224	\$16,743,313	\$24,450,538
2052	115,968	653,751	769,719	\$7,996,244	\$17,371,184	\$25,367,429
2053	115,968	653,751	769,719	\$8,296,104	\$18,022,598	\$26,318,701

\*Future mortality improvement is assumed.

# **NONRETIRED RESERVISTS (continued)**

(Dollar Amounts in Thousands)

Fiscal Year	People at Year End			Dollars During Year		
	Officers	Enlisted	Total	Officers	Enlisted	Total
2054	115,968	653,751	769,719	\$8,607,209	\$18,698,438	\$27,305,647
2055	115,968	653,751	769,719	\$8,929,981	\$19,399,621	\$28,329,603
2056	115,968	653,751	769,719	\$9,264,858	\$20,127,100	\$29,391,958
2057	115,968	653,751	769,719	\$9,612,293	\$20,881,860	\$30,494,153
2058	115,968	653,751	769,719	\$9,972,756	\$21,664,924	\$31,637,681
2059	115,968	653,751	769,719	\$10,346,737	\$22,477,355	\$32,824,092
2060	115,968	653,751	769,719	\$10,734,741	\$23,320,253	\$34,054,994
2061	115,968	653,751	769,719	\$11,137,296	\$24,194,760	\$35,332,056
2062	115,968	653,751	769,719	\$11,554,945	\$25,102,062	\$36,657,007
2063	115,968	653,751	769,719	\$11,988,256	\$26,043,388	\$38,031,645
2064	115,968	653,751	769,719	\$12,437,816	\$27,020,014	\$39,457,831
2065	115,968	653,751	769,719	\$12,904,235	\$28,033,265	\$40,937,499
2066	115,968	653,751	769,719	\$13,388,143	\$29,084,512	\$42,472,655
2067	115,968	653,751	769,719	\$13,890,198	\$30,175,182	\$44,065,380
2068	115,968	653,751	769,719	\$14,411,080	\$31,306,752	\$45,717,832
2069	115,968	653,751	769,719	\$14,951,495	\$32,480,756	\$47,432,251
2070	115,968	653,751	769,719	\$15,512,176	\$33,698,785	\$49,210,961
2071	115,968	653,751	769,719	\$16,093,882	\$34,962,490	\$51,056,372
2072	115,968	653,751	769,719	\$16,697,403	\$36,273,584	\$52,970,986
2073	115,968	653,751	769,719	\$17,323,555	\$37,633,844	\$54,957,399
2074	115,968	653,751	769,719	\$17,973,188	\$39,045,113	\$57,018,301
2075	115,968	653,751	769,719	\$18,647,182	\$40,509,306	\$59,156,488
2076	115,968	653,751	769,719	\$19,346,451	\$42,028,406	\$61,374,857
2077	115,968	653,751	769,719	\$20,071,943	\$43,604,472	\$63,676,415
2078	115,968	653,751	769,719	\$20,824,641	\$45,239,640	\$66,064,281
2079	115,968	653,751	769,719	\$21,605,565	\$46,936,127	\$68,541,692
2080	115,968	653,751	769,719	\$22,415,774	\$48,696,232	\$71,112,006
2081	115,968	653,751	769,719	\$23,256,365	\$50,522,341	\$73,778,706
2082	115,968	653,751	769,719	\$24,128,479	\$52,416,929	\$76,545,408
2083	115,968	653,751	769,719	\$25,033,297	\$54,382,563	\$79,415,861
2084	115,968	653,751	769,719	\$25,972,046	\$56,421,910	\$82,393,956
2085	115,968	653,751	769,719	\$26,945,998	\$58,537,731	\$85,483,729
2086	115,968	653,751	769,719	\$27,956,473	\$60,732,896	\$88,689,369
2087	115,968	653,751	769,719	\$29,004,841	\$63,010,380	\$92,015,220
2088	115,968	653,751	769,719	\$30,092,522	\$65,373,269	\$95,465,791
2089	115,968	653,751	769,719	\$31,220,992	\$67,824,767	\$99,045,759
2090	115,968	653,751	769,719	\$32,391,779	\$70,368,196	\$102,759,975
2091	115,968	653,751	769,719	\$33,606,471	\$73,007,003	\$106,613,474
2092	115,968	653,751	769,719	\$34,866,714	\$75,744,766	\$110,611,479
2093	115,968	653,751	769,719	\$36,174,216	\$78,585,194	\$114,759,410
2094	115,968	653,751	769,719	\$37,530,749	\$81,532,139	\$119,062,888
2095	115,968	653,751	769,719	\$38,938,152	\$84,589,595	\$123,527,746
2096	115,968	653,751	769,719	\$40,398,333	\$87,761,704	\$128,160,037
2097	115,968	653,751	769,719	\$41,913,270	\$91,052,768	\$132,966,039
2098	115,968	653,751	769,719	\$43,485,018	\$94,467,247	\$137,952,265
2099	115,968	653,751	769,719	\$45,115,706	\$98,009,769	\$143,125,475
2100	115,968	653,751	769,719	\$46,807,545	\$101,685,136	\$148,492,681
2101	115,968	653,751	769,719	\$48,562,828	\$105,498,329	\$154,061,157
2102	115,968	653,751	769,719	\$50,383,934	\$109,454,516	\$159,838,450
2103	115,968	653,751	769,719	\$52,273,332	\$113,559,060	\$165,832,392

\*Future mortality improvement is assumed.

**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR**

<b>Fiscal Year</b>	<b>Nondisabled</b>			<b>Disabled</b>			<b>Grand Total</b>
	<b>Officers</b>	<b>Enlisted</b>	<b>Total</b>	<b>Officers</b>	<b>Enlisted</b>	<b>Total</b>	
2004	485,611	1,213,863	1,699,474	23,336	68,744	92,080	1,791,554
2005	487,314	1,226,422	1,713,736	22,110	67,343	89,453	1,803,189
2006	489,521	1,241,210	1,730,732	20,942	65,916	86,858	1,817,590
2007	492,904	1,257,585	1,750,489	19,840	64,466	84,306	1,834,795
2008	495,452	1,270,585	1,766,037	18,814	63,004	81,818	1,847,855
2009	497,159	1,280,970	1,778,129	17,865	61,545	79,410	1,857,539
2010	497,633	1,288,037	1,785,671	16,993	60,105	77,098	1,862,769
2011	497,277	1,291,743	1,789,021	16,201	58,699	74,899	1,863,920
2012	496,739	1,293,980	1,790,718	15,489	57,341	72,830	1,863,549
2013	496,139	1,294,272	1,790,412	14,853	56,030	70,883	1,861,295
2014	495,268	1,291,972	1,787,240	14,287	54,761	69,048	1,856,288
2015	494,288	1,288,811	1,783,098	13,786	53,541	67,327	1,850,426
2016	493,411	1,286,870	1,780,280	13,348	52,389	65,737	1,846,017
2017	492,466	1,286,261	1,778,727	12,965	51,309	64,274	1,843,000
2018	491,370	1,286,073	1,777,442	12,631	50,291	62,922	1,840,364
2019	490,190	1,286,033	1,776,223	12,340	49,328	61,667	1,837,890
2020	489,021	1,287,395	1,776,416	12,083	48,425	60,508	1,836,924
2021	487,922	1,288,586	1,776,508	11,854	47,564	59,418	1,835,926
2022	486,682	1,288,570	1,775,252	11,646	46,734	58,380	1,833,632
2023	485,293	1,287,460	1,772,753	11,455	45,936	57,391	1,830,144
2024	483,754	1,285,534	1,769,288	11,278	45,175	56,453	1,825,741
2025	481,236	1,282,080	1,763,316	11,106	44,448	55,554	1,818,870
2026	479,093	1,278,124	1,757,217	10,949	43,763	54,712	1,811,929
2027	476,916	1,274,041	1,750,957	10,804	43,123	53,927	1,804,884
2028	474,562	1,269,959	1,744,521	10,667	42,524	53,191	1,797,711
2029	472,277	1,265,869	1,738,146	10,539	41,962	52,501	1,790,647
2030	470,080	1,261,899	1,731,979	10,421	41,439	51,859	1,783,839
2031	467,815	1,257,708	1,725,523	10,310	40,950	51,260	1,776,783
2032	465,494	1,253,011	1,718,505	10,207	40,494	50,701	1,769,206
2033	463,202	1,248,022	1,711,224	10,114	40,073	50,187	1,761,411
2034	460,970	1,242,978	1,703,948	10,028	39,685	49,713	1,753,661
2035	458,705	1,237,986	1,696,691	9,952	39,330	49,281	1,745,972
2036	456,626	1,233,183	1,689,810	9,884	39,008	48,892	1,738,702
2037	454,626	1,228,650	1,683,276	9,826	38,720	48,546	1,731,822
2038	452,738	1,224,357	1,677,095	9,776	38,464	48,239	1,725,335
2039	450,988	1,220,282	1,671,269	9,733	38,238	47,971	1,719,240
2040	449,359	1,216,477	1,665,836	9,697	38,042	47,739	1,713,575
2041	447,895	1,212,863	1,660,758	9,668	37,873	47,541	1,708,299
2042	446,534	1,209,405	1,655,940	9,644	37,727	47,372	1,703,311
2043	445,303	1,206,090	1,651,393	9,626	37,604	47,230	1,698,623
2044	444,205	1,202,926	1,647,131	9,611	37,501	47,113	1,694,244
2045	443,158	1,199,900	1,643,058	9,600	37,416	47,016	1,690,074
2046	442,251	1,197,061	1,639,313	9,592	37,348	46,939	1,686,252
2047	441,486	1,194,469	1,635,956	9,586	37,294	46,880	1,682,835
2048	440,837	1,192,165	1,633,002	9,583	37,253	46,836	1,679,838
2049	440,305	1,190,161	1,630,466	9,581	37,223	46,804	1,677,270
2050	439,891	1,188,501	1,628,392	9,581	37,203	46,784	1,675,176
2051	439,566	1,187,171	1,626,737	9,582	37,191	46,773	1,673,511
2052	439,331	1,186,184	1,625,514	9,584	37,186	46,770	1,672,284
2053	439,182	1,185,546	1,624,728	9,587	37,186	46,773	1,671,501

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

<b>Fiscal Year</b>	<b>Nondisabled</b>			<b>Disabled</b>			<b>Grand Total</b>
	<b>Officers</b>	<b>Enlisted</b>	<b>Total</b>	<b>Officers</b>	<b>Enlisted</b>	<b>Total</b>	
2054	439,122	1,185,264	1,624,386	9,591	37,191	46,782	1,671,168
2055	439,129	1,185,326	1,624,455	9,595	37,200	46,795	1,671,250
2056	439,234	1,185,719	1,624,954	9,600	37,211	46,811	1,671,764
2057	439,430	1,186,432	1,625,862	9,606	37,224	46,830	1,672,692
2058	439,711	1,187,449	1,627,160	9,612	37,239	46,851	1,674,011
2059	440,079	1,188,746	1,628,826	9,619	37,255	46,874	1,675,699
2060	440,531	1,190,303	1,630,833	9,626	37,271	46,897	1,677,731
2061	441,068	1,192,079	1,633,147	9,634	37,287	46,921	1,680,068
2062	441,678	1,194,038	1,635,716	9,642	37,303	46,945	1,682,661
2063	442,353	1,196,146	1,638,499	9,650	37,318	46,968	1,685,467
2064	443,088	1,198,370	1,641,458	9,658	37,332	46,990	1,688,448
2065	443,862	1,200,679	1,644,541	9,666	37,346	47,011	1,691,552
2066	444,675	1,203,044	1,647,719	9,673	37,358	47,031	1,694,750
2067	445,522	1,205,448	1,650,970	9,679	37,370	47,049	1,698,019
2068	446,390	1,207,874	1,654,264	9,685	37,380	47,065	1,701,330
2069	447,269	1,210,310	1,657,579	9,691	37,389	47,080	1,704,660
2070	448,150	1,212,747	1,660,897	9,695	37,398	47,093	1,707,990
2071	449,022	1,215,172	1,664,194	9,699	37,405	47,104	1,711,298
2072	449,875	1,217,578	1,667,453	9,702	37,412	47,114	1,714,567
2073	450,704	1,219,958	1,670,662	9,704	37,417	47,122	1,717,783
2074	451,504	1,222,309	1,673,813	9,706	37,422	47,128	1,720,941
2075	452,271	1,224,626	1,676,897	9,707	37,426	47,133	1,724,030
2076	453,005	1,226,906	1,679,912	9,707	37,430	47,137	1,727,049
2077	453,709	1,229,148	1,682,857	9,707	37,433	47,140	1,729,997
2078	454,383	1,231,352	1,685,736	9,707	37,435	47,142	1,732,878
2079	455,029	1,233,521	1,688,550	9,707	37,437	47,144	1,735,693
2080	455,650	1,235,653	1,691,303	9,706	37,439	47,145	1,738,448
2081	456,248	1,237,735	1,693,982	9,705	37,440	47,145	1,741,128
2082	456,826	1,239,770	1,696,596	9,704	37,441	47,146	1,743,741
2083	457,388	1,241,762	1,699,150	9,704	37,442	47,146	1,746,296
2084	457,940	1,243,714	1,701,654	9,703	37,443	47,146	1,748,800
2085	458,482	1,245,628	1,704,110	9,703	37,443	47,146	1,751,256
2086	459,021	1,247,506	1,706,528	9,703	37,444	47,146	1,753,674
2087	459,559	1,249,352	1,708,911	9,703	37,444	47,147	1,756,058
2088	460,098	1,251,167	1,711,265	9,703	37,444	47,147	1,758,412
2089	460,639	1,252,956	1,713,595	9,703	37,445	47,148	1,760,742
2090	461,184	1,254,720	1,715,904	9,703	37,445	47,148	1,763,052
2091	461,733	1,256,464	1,718,197	9,704	37,445	47,149	1,765,346
2092	462,285	1,258,192	1,720,477	9,704	37,446	47,150	1,767,627
2093	462,841	1,259,904	1,722,745	9,705	37,446	47,151	1,769,896
2094	463,400	1,261,605	1,725,005	9,705	37,446	47,151	1,772,156
2095	463,959	1,263,297	1,727,255	9,706	37,447	47,152	1,774,408
2096	464,519	1,264,979	1,729,498	9,706	37,447	47,153	1,776,651
2097	465,079	1,266,653	1,731,732	9,706	37,448	47,154	1,778,886
2098	465,638	1,268,319	1,733,958	9,707	37,448	47,155	1,781,112
2099	466,195	1,269,980	1,736,176	9,707	37,448	47,155	1,783,331
2100	466,750	1,271,637	1,738,387	9,707	37,449	47,156	1,785,543
2101	467,301	1,273,291	1,740,592	9,707	37,449	47,157	1,787,749
2102	467,849	1,274,942	1,742,791	9,707	37,450	47,157	1,789,949
2103	468,393	1,276,591	1,744,985	9,707	37,450	47,158	1,792,142

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

# TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2005	\$15,893,164	\$19,391,295	\$35,284,458	\$616,230	\$660,027	\$1,276,257	\$36,560,715
2006	\$16,430,038	\$20,186,900	\$36,616,938	\$598,218	\$669,961	\$1,268,179	\$37,885,117
2007	\$16,984,385	\$21,049,072	\$38,033,458	\$580,992	\$681,264	\$1,262,256	\$39,295,713
2008	\$17,559,211	\$21,927,743	\$39,486,955	\$564,926	\$692,118	\$1,257,044	\$40,743,999
2009	\$18,182,299	\$22,842,986	\$41,025,285	\$556,903	\$704,116	\$1,261,019	\$42,286,304
2010	\$18,716,672	\$23,615,150	\$42,331,822	\$540,412	\$707,907	\$1,248,319	\$43,580,141
2011	\$19,222,524	\$24,315,855	\$43,538,379	\$524,267	\$708,331	\$1,232,598	\$44,770,978
2012	\$19,731,811	\$24,991,794	\$44,723,606	\$509,438	\$707,280	\$1,216,718	\$45,940,324
2013	\$20,250,201	\$25,651,096	\$45,901,296	\$496,239	\$705,683	\$1,201,922	\$47,103,219
2014	\$20,847,943	\$26,378,138	\$47,226,081	\$486,518	\$706,424	\$1,192,942	\$48,419,023
2015	\$21,476,190	\$27,114,792	\$48,590,982	\$478,908	\$707,643	\$1,186,551	\$49,777,534
2016	\$22,118,722	\$27,871,244	\$49,989,966	\$473,153	\$709,516	\$1,182,669	\$51,172,635
2017	\$22,777,630	\$28,670,918	\$51,448,548	\$469,200	\$712,509	\$1,181,709	\$52,630,257
2018	\$23,450,479	\$29,511,522	\$52,962,001	\$467,036	\$716,546	\$1,183,582	\$54,145,583
2019	\$24,137,862	\$30,385,478	\$54,523,340	\$466,605	\$721,485	\$1,188,090	\$55,711,430
2020	\$24,840,355	\$31,305,698	\$56,146,053	\$467,675	\$727,319	\$1,194,994	\$57,341,047
2021	\$25,560,268	\$32,266,049	\$57,826,316	\$469,917	\$733,978	\$1,203,895	\$59,030,212
2022	\$26,295,132	\$33,234,707	\$59,529,838	\$473,299	\$741,129	\$1,214,428	\$60,744,266
2023	\$27,041,055	\$34,202,361	\$61,243,416	\$477,577	\$748,771	\$1,226,348	\$62,469,764
2024	\$27,796,311	\$35,176,704	\$62,973,015	\$482,656	\$757,087	\$1,239,743	\$64,212,758
2025	\$28,535,012	\$36,136,326	\$64,671,337	\$488,204	\$765,992	\$1,254,196	\$66,925,533
2026	\$29,269,652	\$37,083,289	\$66,352,941	\$494,376	\$775,530	\$1,269,906	\$67,622,847
2027	\$30,029,722	\$38,046,728	\$68,076,449	\$501,390	\$786,087	\$1,287,477	\$69,363,926
2028	\$30,869,739	\$39,032,488	\$69,902,227	\$509,106	\$797,610	\$1,306,716	\$71,208,943
2029	\$31,725,758	\$40,039,398	\$71,765,157	\$517,491	\$810,080	\$1,327,571	\$73,092,728
2030	\$32,603,613	\$41,195,483	\$73,799,096	\$526,621	\$823,470	\$1,350,091	\$75,149,188
2031	\$33,499,966	\$42,375,402	\$75,875,368	\$536,481	\$837,803	\$1,374,284	\$77,249,651
2032	\$34,416,698	\$43,575,882	\$77,992,581	\$546,847	\$853,128	\$1,399,975	\$79,392,556
2033	\$35,357,004	\$44,804,802	\$80,161,806	\$558,003	\$869,470	\$1,427,473	\$81,589,278
2034	\$36,316,816	\$46,063,664	\$82,380,480	\$570,057	\$886,984	\$1,457,041	\$83,837,521
2035	\$37,297,481	\$47,351,588	\$84,649,069	\$582,895	\$905,714	\$1,488,609	\$86,137,679
2036	\$38,315,417	\$48,680,395	\$86,995,812	\$596,716	\$925,764	\$1,522,480	\$88,518,292
2037	\$39,379,435	\$50,062,422	\$89,441,857	\$611,675	\$947,277	\$1,558,952	\$91,000,810
2038	\$40,479,945	\$51,498,288	\$91,978,233	\$627,680	\$970,328	\$1,598,008	\$93,576,242
2039	\$41,625,952	\$52,992,878	\$94,618,830	\$644,735	\$994,948	\$1,639,683	\$96,258,513
2040	\$42,817,560	\$54,554,275	\$97,371,835	\$662,913	\$1,021,252	\$1,684,165	\$99,056,001
2041	\$44,060,255	\$56,183,458	\$100,243,713	\$682,214	\$1,049,259	\$1,731,473	\$101,975,185
2042	\$45,359,976	\$57,883,613	\$103,243,590	\$702,554	\$1,078,945	\$1,781,499	\$105,025,089
2043	\$46,714,391	\$59,650,477	\$106,364,868	\$723,967	\$1,110,349	\$1,834,316	\$108,199,183
2044	\$48,123,369	\$61,487,982	\$109,611,350	\$746,464	\$1,143,514	\$1,889,978	\$111,501,329
2045	\$49,581,735	\$63,400,149	\$112,981,884	\$769,969	\$1,178,490	\$1,948,459	\$114,930,343
2046	\$51,107,404	\$65,378,879	\$116,486,283	\$794,518	\$1,215,281	\$2,009,799	\$118,496,082
2047	\$52,707,983	\$67,431,855	\$120,139,838	\$820,154	\$1,253,948	\$2,074,102	\$122,213,940
2048	\$54,374,876	\$69,565,228	\$123,940,104	\$846,860	\$1,294,533	\$2,141,393	\$126,081,497
2049	\$56,117,271	\$71,787,040	\$127,904,311	\$874,650	\$1,337,093	\$2,211,743	\$130,116,054
2050	\$57,939,618	\$74,113,060	\$132,052,678	\$903,601	\$1,381,658	\$2,285,259	\$134,337,937
2051	\$59,842,203	\$76,545,995	\$136,388,198	\$933,741	\$1,428,263	\$2,362,004	\$138,750,202
2052	\$61,826,422	\$79,090,178	\$140,916,600	\$965,084	\$1,476,923	\$2,442,007	\$143,358,607
2053	\$63,897,270	\$81,751,064	\$145,648,334	\$997,721	\$1,527,714	\$2,525,435	\$148,173,769
2054	\$66,059,765	\$84,536,177	\$150,595,941	\$1,031,718	\$1,580,628	\$2,612,346	\$153,208,287

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes those retirees eligible for Concurrent Receipt.



**TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2055	\$68,317,880	\$87,451,078	\$155,768,958	\$1,067,112	\$1,635,827	\$2,702,939	\$158,471,897
2056	\$70,679,455	\$90,502,219	\$161,181,675	\$1,104,006	\$1,693,402	\$2,797,408	\$163,979,082
2057	\$73,153,481	\$93,695,879	\$166,849,360	\$1,142,515	\$1,753,449	\$2,895,964	\$169,745,324
2058	\$75,744,443	\$97,037,403	\$172,781,846	\$1,182,692	\$1,816,070	\$2,998,762	\$175,780,608
2059	\$78,457,800	\$100,534,487	\$178,992,287	\$1,224,647	\$1,881,331	\$3,105,978	\$182,098,265
2060	\$81,299,423	\$104,194,353	\$185,493,776	\$1,268,486	\$1,949,305	\$3,217,791	\$188,711,567
2061	\$84,276,122	\$108,024,261	\$192,300,383	\$1,314,255	\$2,020,062	\$3,334,316	\$195,634,699
2062	\$87,391,616	\$112,029,978	\$199,421,594	\$1,362,004	\$2,093,742	\$3,455,746	\$202,877,340
2063	\$90,648,846	\$116,215,715	\$206,864,561	\$1,411,797	\$2,170,414	\$3,582,211	\$210,446,772
2064	\$94,055,370	\$120,585,832	\$214,641,202	\$1,463,716	\$2,250,170	\$3,713,887	\$218,355,089
2065	\$97,614,498	\$125,144,670	\$222,759,168	\$1,517,776	\$2,333,119	\$3,850,895	\$226,610,063
2066	\$101,329,551	\$129,896,415	\$231,225,965	\$1,574,032	\$2,419,363	\$3,993,395	\$235,219,360
2067	\$105,208,583	\$134,847,051	\$240,055,635	\$1,632,573	\$2,509,028	\$4,141,601	\$244,197,236
2068	\$109,253,987	\$140,003,344	\$249,257,332	\$1,693,468	\$2,602,219	\$4,295,688	\$253,553,020
2069	\$113,469,946	\$145,371,858	\$258,841,804	\$1,756,755	\$2,699,040	\$4,455,795	\$263,297,598
2070	\$117,859,986	\$150,961,066	\$268,821,052	\$1,822,468	\$2,799,618	\$4,622,086	\$273,443,138
2071	\$122,427,641	\$156,778,811	\$279,206,452	\$1,890,701	\$2,904,080	\$4,794,780	\$284,001,232
2072	\$127,176,543	\$162,832,908	\$290,009,451	\$1,961,511	\$3,012,570	\$4,974,081	\$294,983,532
2073	\$132,111,261	\$169,131,889	\$301,243,150	\$2,034,951	\$3,125,240	\$5,160,191	\$306,403,341
2074	\$137,236,462	\$175,683,678	\$312,920,140	\$2,111,117	\$3,242,246	\$5,353,364	\$318,273,504
2075	\$142,557,564	\$182,497,281	\$325,054,845	\$2,190,094	\$3,363,744	\$5,553,838	\$330,608,683
2076	\$148,081,380	\$189,581,481	\$337,662,861	\$2,271,980	\$3,489,888	\$5,761,868	\$343,424,729
2077	\$153,815,539	\$196,945,783	\$350,761,323	\$2,356,900	\$3,620,828	\$5,977,727	\$356,739,050
2078	\$159,767,455	\$204,600,395	\$364,367,850	\$2,444,971	\$3,756,715	\$6,201,686	\$370,569,536
2079	\$165,944,904	\$212,556,117	\$378,501,022	\$2,536,321	\$3,897,717	\$6,434,038	\$384,935,060
2080	\$172,356,193	\$220,823,428	\$393,179,621	\$2,631,094	\$4,044,006	\$6,675,101	\$399,854,721
2081	\$179,010,309	\$229,412,381	\$408,422,689	\$2,729,436	\$4,195,772	\$6,925,208	\$415,347,897
2082	\$185,916,428	\$238,333,293	\$424,249,721	\$2,831,485	\$4,353,217	\$7,184,703	\$431,434,424
2083	\$193,084,632	\$247,598,733	\$440,683,365	\$2,937,397	\$4,516,560	\$7,453,957	\$448,137,322
2084	\$200,526,577	\$257,221,672	\$457,748,249	\$3,047,332	\$4,686,031	\$7,733,363	\$465,481,612
2085	\$208,253,739	\$267,215,314	\$475,469,053	\$3,161,445	\$4,861,865	\$8,023,310	\$483,492,363
2086	\$216,278,137	\$277,593,420	\$493,871,558	\$3,279,899	\$5,044,299	\$8,324,199	\$502,195,756
2087	\$224,613,215	\$288,370,402	\$512,983,617	\$3,402,866	\$5,233,582	\$8,636,449	\$521,620,066
2088	\$233,271,717	\$299,561,229	\$532,832,946	\$3,530,519	\$5,429,972	\$8,960,491	\$541,793,437
2089	\$242,266,719	\$311,181,693	\$553,448,412	\$3,663,032	\$5,633,731	\$9,296,763	\$562,745,175
2090	\$251,611,581	\$323,248,314	\$574,859,896	\$3,800,579	\$5,845,134	\$9,645,713	\$584,505,609
2091	\$261,320,173	\$335,778,526	\$597,098,700	\$3,943,343	\$6,064,469	\$10,007,812	\$607,106,512
2092	\$271,406,596	\$348,790,492	\$620,197,088	\$4,091,509	\$6,292,032	\$10,383,541	\$630,580,630
2093	\$281,885,134	\$362,302,912	\$644,188,046	\$4,245,264	\$6,528,136	\$10,773,400	\$654,961,446
2094	\$292,770,370	\$376,335,483	\$669,105,853	\$4,404,804	\$6,773,104	\$11,177,908	\$680,283,761
2095	\$304,077,141	\$390,908,560	\$694,985,701	\$4,570,331	\$7,027,269	\$11,597,600	\$706,583,301
2096	\$315,821,298	\$406,042,893	\$721,864,191	\$4,742,054	\$7,290,977	\$12,033,031	\$733,897,222
2097	\$328,019,328	\$421,760,238	\$749,779,566	\$4,920,195	\$7,564,585	\$12,484,781	\$762,264,346
2098	\$340,687,742	\$438,083,088	\$778,770,830	\$5,104,988	\$7,848,462	\$12,953,451	\$791,724,281
2099	\$353,843,823	\$455,034,978	\$808,878,801	\$5,296,674	\$8,142,992	\$13,439,667	\$822,318,467
2100	\$367,505,393	\$472,640,455	\$840,145,849	\$5,495,508	\$8,448,572	\$13,944,080	\$854,089,928
2101	\$381,691,131	\$490,924,973	\$872,616,103	\$5,701,757	\$8,765,615	\$14,467,372	\$887,083,475
2102	\$396,420,636	\$509,914,900	\$906,335,536	\$5,915,698	\$9,094,550	\$15,010,248	\$921,345,785
2103	\$411,714,193	\$529,637,571	\$941,351,764	\$6,137,623	\$9,435,823	\$15,573,445	\$956,925,209

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

# **RETIREE GAIN STATEMENT**

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2005	16,339	40,984	439	2,759	\$33,872	\$15,411	\$31,753	\$11,580
2006	17,099	44,215	432	2,727	\$33,311	\$15,909	\$32,902	\$12,110
2007	18,482	46,811	429	2,688	\$32,835	\$15,821	\$33,836	\$12,523
2008	17,804	44,433	429	2,650	\$33,909	\$16,407	\$34,619	\$12,831
2009	17,062	42,766	428	2,638	\$35,414	\$17,109	\$35,397	\$13,111
2010	15,872	40,340	426	2,625	\$37,271	\$17,821	\$36,038	\$13,367
2011	15,014	37,803	424	2,608	\$38,994	\$18,644	\$36,644	\$13,608
2012	14,769	37,103	423	2,606	\$40,353	\$19,291	\$37,306	\$13,871
2013	14,624	35,875	423	2,601	\$41,612	\$19,981	\$37,996	\$14,131
2014	14,259	33,935	420	2,590	\$42,965	\$20,699	\$38,702	\$14,377
2015	14,057	33,672	417	2,584	\$44,281	\$21,166	\$39,513	\$14,682
2016	14,050	35,390	416	2,596	\$45,515	\$21,588	\$40,515	\$15,110
2017	13,897	37,171	414	2,614	\$46,915	\$22,082	\$41,665	\$15,609
2018	13,687	37,994	412	2,622	\$48,631	\$22,897	\$42,963	\$16,151
2019	13,576	38,498	411	2,623	\$50,163	\$23,685	\$44,292	\$16,682
2020	13,591	40,215	410	2,633	\$51,396	\$24,406	\$45,628	\$17,261
2021	13,681	40,302	408	2,626	\$52,682	\$24,981	\$47,000	\$17,786
2022	13,583	39,321	406	2,609	\$54,259	\$25,820	\$48,434	\$18,299
2023	13,493	38,422	404	2,595	\$55,653	\$26,572	\$49,884	\$18,832
2024	13,416	37,775	402	2,589	\$57,205	\$27,593	\$51,374	\$19,432
2025	12,513	36,394	395	2,580	\$58,820	\$27,726	\$52,686	\$19,896
2026	12,962	36,010	398	2,582	\$59,756	\$28,491	\$54,078	\$20,483
2027	13,004	35,982	401	2,587	\$61,414	\$29,313	\$55,789	\$21,163
2028	12,903	36,075	400	2,590	\$63,499	\$30,135	\$57,467	\$21,862
2029	13,054	36,152	401	2,592	\$65,476	\$30,829	\$59,199	\$22,596
2030	13,222	36,356	403	2,593	\$67,170	\$31,855	\$61,160	\$23,369
2031	13,227	36,210	403	2,592	\$69,006	\$32,765	\$63,143	\$24,159
2032	13,237	35,772	402	2,591	\$71,343	\$33,930	\$64,963	\$24,988
2033	13,317	35,536	405	2,591	\$73,388	\$35,154	\$67,433	\$25,870
2034	13,409	35,523	405	2,591	\$75,925	\$36,516	\$69,653	\$26,804
2035	13,385	35,598	405	2,591	\$78,540	\$37,623	\$72,090	\$27,776
2036	13,554	35,802	407	2,592	\$82,628	\$39,050	\$74,883	\$28,817
2037	13,588	36,061	409	2,594	\$85,864	\$40,496	\$77,873	\$29,914
2038	13,629	36,260	409	2,595	\$88,964	\$41,933	\$80,773	\$31,049
2039	13,671	36,404	410	2,596	\$92,740	\$43,538	\$83,870	\$32,223
2040	13,673	36,576	410	2,597	\$95,848	\$45,196	\$87,120	\$33,443
2041	13,710	36,663	410	2,598	\$100,195	\$46,953	\$90,402	\$34,706
2042	13,668	36,686	410	2,598	\$104,054	\$48,808	\$93,741	\$36,009
2043	13,637	36,661	410	2,598	\$108,284	\$50,716	\$97,224	\$37,359
2044	13,604	36,623	409	2,597	\$112,474	\$52,781	\$100,819	\$38,760
2045	13,491	36,544	408	2,597	\$116,792	\$55,091	\$104,512	\$40,211
2046	13,482	36,519	408	2,596	\$121,445	\$57,418	\$108,354	\$41,720
2047	13,481	36,521	408	2,596	\$126,004	\$59,771	\$112,365	\$43,287
2048	13,462	36,531	407	2,596	\$130,696	\$62,044	\$116,508	\$44,911
2049	13,452	36,523	407	2,596	\$135,507	\$64,374	\$120,789	\$46,594
2050	13,449	36,533	407	2,596	\$140,490	\$66,795	\$125,251	\$48,340
2051	13,435	36,527	407	2,596	\$145,643	\$69,296	\$129,868	\$50,151
2052	13,425	36,516	406	2,596	\$151,004	\$71,884	\$134,616	\$52,026
2053	13,419	36,505	406	2,596	\$156,551	\$74,569	\$139,627	\$53,972
2054	13,420	36,498	406	2,596	\$162,335	\$77,362	\$144,798	\$55,993

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

\*\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

# **RETIREE GAIN STATEMENT (continued)**

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2055	13,403	36,484	406	2,596	\$168,252	\$80,252	\$150,172	\$58,089
2056	13,425	36,480	406	2,596	\$174,618	\$83,259	\$155,818	\$60,266
2057	13,440	36,480	406	2,596	\$181,187	\$86,380	\$161,723	\$62,526
2058	13,450	36,481	406	2,596	\$187,969	\$89,618	\$167,816	\$64,872
2059	13,463	36,482	407	2,596	\$195,038	\$92,975	\$174,154	\$67,305
2060	13,473	36,490	407	2,596	\$202,348	\$96,461	\$180,758	\$69,831
2061	13,490	36,497	407	2,596	\$210,029	\$100,077	\$187,601	\$72,452
2062	13,499	36,502	407	2,596	\$217,957	\$103,830	\$194,679	\$75,171
2063	13,506	36,506	407	2,596	\$226,187	\$107,724	\$202,044	\$77,991
2064	13,512	36,510	407	2,596	\$234,756	\$111,766	\$209,672	\$80,918
2065	13,506	36,511	407	2,596	\$243,628	\$115,960	\$217,579	\$83,954
2066	13,506	36,512	407	2,596	\$252,855	\$120,312	\$225,783	\$87,104
2067	13,509	36,515	408	2,596	\$262,401	\$124,829	\$234,294	\$90,373
2068	13,508	36,517	408	2,596	\$272,293	\$129,515	\$243,109	\$93,764
2069	13,507	36,518	408	2,596	\$282,550	\$134,376	\$252,235	\$97,282
2070	13,504	36,520	408	2,596	\$293,156	\$139,420	\$261,699	\$100,932
2071	13,502	36,522	408	2,597	\$304,187	\$144,652	\$271,505	\$104,718
2072	13,497	36,522	407	2,597	\$315,577	\$150,080	\$281,652	\$108,646
2073	13,492	36,522	407	2,597	\$327,386	\$155,710	\$292,180	\$112,721
2074	13,488	36,522	407	2,597	\$339,635	\$161,552	\$303,096	\$116,949
2075	13,481	36,522	407	2,597	\$352,308	\$167,612	\$314,413	\$121,335
2076	13,479	36,521	407	2,597	\$365,488	\$173,899	\$326,161	\$125,885
2077	13,478	36,521	407	2,597	\$379,157	\$180,422	\$338,365	\$130,607
2078	13,477	36,521	407	2,597	\$393,335	\$187,189	\$351,025	\$135,505
2079	13,476	36,521	407	2,597	\$408,042	\$194,210	\$364,162	\$140,587
2080	13,476	36,521	407	2,597	\$423,296	\$201,494	\$377,803	\$145,860
2081	13,478	36,522	407	2,597	\$439,139	\$209,050	\$391,962	\$151,330
2082	13,479	36,522	407	2,597	\$455,583	\$216,891	\$406,651	\$157,006
2083	13,481	36,523	407	2,597	\$472,648	\$225,025	\$421,904	\$162,895
2084	13,483	36,524	407	2,597	\$490,367	\$233,464	\$437,735	\$169,005
2085	13,484	36,524	407	2,597	\$508,755	\$242,220	\$454,163	\$175,343
2086	13,485	36,525	407	2,597	\$527,852	\$251,305	\$471,217	\$181,920
2087	13,487	36,525	407	2,597	\$547,672	\$260,731	\$488,917	\$188,743
2088	13,489	36,526	407	2,597	\$568,237	\$270,510	\$507,284	\$195,822
2089	13,491	36,527	407	2,597	\$589,579	\$280,656	\$526,337	\$203,167
2090	13,492	36,527	407	2,597	\$611,718	\$291,183	\$546,106	\$210,788
2091	13,493	36,528	407	2,597	\$634,702	\$302,105	\$566,615	\$218,694
2092	13,493	36,529	407	2,597	\$658,539	\$313,437	\$587,885	\$226,896
2093	13,494	36,529	407	2,597	\$683,263	\$325,193	\$609,949	\$235,406
2094	13,494	36,530	407	2,597	\$708,914	\$337,391	\$632,835	\$244,236
2095	13,493	36,530	407	2,597	\$735,515	\$350,046	\$656,573	\$253,396
2096	13,492	36,531	407	2,597	\$763,115	\$363,175	\$681,196	\$262,900
2097	13,492	36,531	407	2,597	\$791,744	\$376,797	\$706,741	\$272,760
2098	13,491	36,531	407	2,597	\$821,441	\$390,930	\$733,240	\$282,990
2099	13,491	36,532	407	2,597	\$852,245	\$405,592	\$760,728	\$293,603
2100	13,490	36,532	407	2,597	\$884,196	\$420,805	\$789,244	\$304,614
2101	13,490	36,532	407	2,597	\$917,343	\$436,588	\$818,829	\$316,039
2102	13,489	36,532	407	2,597	\$951,729	\$452,963	\$849,520	\$327,892
2103	13,489	36,533	407	2,597	\$987,401	\$469,951	\$881,363	\$340,189

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

\*\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR**

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2004	188,966	68,277	312	4,649	12,641	274,845
2005	194,633	72,896	279	4,630	12,016	284,454
2006	199,460	77,137	250	4,607	11,357	292,811
2007	203,512	81,041	224	4,583	10,691	300,051
2008	206,770	84,610	200	4,551	10,023	306,155
2009	209,233	87,844	179	4,516	9,356	311,128
2010	210,909	90,748	159	4,476	8,692	314,985
2011	211,842	93,351	141	4,436	8,036	317,806
2012	212,071	95,688	125	4,393	7,392	319,669
2013	211,663	97,801	110	4,345	6,763	320,682
2014	210,687	99,727	97	4,296	6,152	320,960
2015	209,202	101,515	86	4,245	5,565	320,613
2016	207,290	103,218	75	4,201	5,005	319,789
2017	205,023	104,874	66	4,152	4,476	318,591
2018	202,471	106,514	58	4,097	3,980	317,121
2019	199,684	108,158	50	4,038	3,520	315,450
2020	196,707	109,831	44	3,976	3,097	313,655
2021	193,583	111,541	38	3,926	2,711	311,798
2022	190,323	113,285	33	3,880	2,363	309,884
2023	186,993	115,059	29	3,840	2,052	307,972
2024	183,645	116,855	25	3,807	1,776	306,109
2025	180,296	118,659	22	3,788	1,534	304,298
2026	176,957	120,449	19	3,773	1,323	302,521
2027	173,675	122,211	16	3,764	1,142	300,808
2028	170,507	123,929	14	3,760	987	299,198
2029	167,456	125,589	12	3,764	856	297,677
2030	164,547	127,174	10	3,774	746	296,252
2031	161,794	128,656	9	3,787	655	294,902
2032	159,210	130,009	8	3,803	580	293,609
2033	156,792	131,207	7	3,821	519	292,345
2034	154,540	132,234	6	3,848	468	291,096
2035	152,436	133,067	5	3,875	427	289,809
2036	150,467	133,696	4	3,902	394	288,463
2037	148,607	134,111	3	3,930	366	287,017
2038	146,835	134,318	3	3,956	343	285,455
2039	145,130	134,329	2	3,985	323	283,770
2040	143,469	134,164	2	4,016	307	281,959
2041	141,835	133,850	2	4,046	292	280,024
2042	140,205	133,411	1	4,074	278	277,970
2043	138,572	132,882	1	4,101	265	275,821
2044	136,926	132,295	1	4,125	253	273,600
2045	135,258	131,677	1	4,150	241	271,327
2046	133,571	131,058	1	4,176	230	269,035
2047	131,862	130,457	1	4,200	219	266,738
2048	130,128	129,887	0	4,221	208	264,446
2049	128,373	129,358	0	4,239	198	262,169
2050	126,597	128,872	0	4,256	187	259,912
2051	124,809	128,432	0	4,270	177	257,689
2052	123,017	128,035	0	4,283	167	255,502
2053	121,228	127,678	0	4,298	158	253,361

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the 2003 valuation report, RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2054	119,456	127,354	0	4,309	149	251,268
2055	117,712	127,057	0	4,318	140	249,228
2056	116,013	126,786	0	4,325	132	247,255
2057	114,371	126,538	0	4,329	124	245,362
2058	112,800	126,310	0	4,332	117	243,559
2059	111,310	126,103	0	4,334	110	241,857
2060	109,911	125,913	0	4,338	104	240,266
2061	108,619	125,748	0	4,340	98	238,805
2062	107,444	125,610	0	4,341	93	237,487
2063	106,393	125,499	0	4,339	88	236,319
2064	105,468	125,416	0	4,337	83	235,304
2065	104,670	125,359	0	4,334	79	234,443
2066	103,998	125,327	0	4,331	75	233,731
2067	103,446	125,320	0	4,330	72	233,168
2068	103,008	125,333	0	4,329	68	232,739
2069	102,675	125,361	0	4,327	65	232,428
2070	102,436	125,402	0	4,325	62	232,224
2071	102,282	125,452	0	4,321	59	232,114
2072	102,204	125,507	0	4,317	56	232,084
2073	102,189	125,564	0	4,313	53	232,120
2074	102,229	125,620	0	4,311	50	232,210
2075	102,314	125,672	0	4,309	47	232,342
2076	102,433	125,720	0	4,309	44	232,506
2077	102,577	125,762	0	4,309	41	232,689
2078	102,738	125,798	0	4,309	38	232,883
2079	102,910	125,828	0	4,308	35	233,080
2080	103,085	125,851	0	4,306	32	233,274
2081	103,262	125,872	0	4,305	29	233,467
2082	103,434	125,890	0	4,303	26	233,654
2083	103,600	125,907	0	4,302	23	233,832
2084	103,756	125,923	0	4,302	21	234,001
2085	103,903	125,939	0	4,304	18	234,164
2086	104,041	125,956	0	4,307	16	234,320
2087	104,167	125,973	0	4,311	14	234,465
2088	104,282	125,990	0	4,314	12	234,598
2089	104,387	126,008	0	4,315	10	234,721
2090	104,482	126,027	0	4,316	9	234,834
2091	104,568	126,046	0	4,316	7	234,938
2092	104,646	126,067	0	4,317	6	235,036
2093	104,719	126,088	0	4,316	5	235,128
2094	104,787	126,110	0	4,316	4	235,218
2095	104,854	126,134	0	4,315	3	235,306
2096	104,920	126,158	0	4,316	3	235,397
2097	104,986	126,183	0	4,318	2	235,488
2098	105,052	126,209	0	4,321	2	235,584
2099	105,120	126,235	0	4,327	1	235,683
2100	105,188	126,262	0	4,333	1	235,784
2101	105,258	126,289	0	4,340	1	235,887
2102	105,329	126,317	0	4,352	1	235,998
2103	105,402	126,345	0	4,363	0	236,111

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the 2003 valuation report, RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.

# **TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2005	\$1,765,413	\$411,494	\$1,904	\$23,547	\$35,917	\$2,238,276
2006	\$2,071,304	\$472,595	\$1,931	\$24,614	\$34,820	\$2,605,264
2007	\$2,295,762	\$521,433	\$1,897	\$25,709	\$33,558	\$2,878,359
2008	\$2,557,374	\$575,143	\$1,867	\$26,948	\$32,233	\$3,193,565
2009	\$2,759,487	\$619,488	\$1,790	\$28,067	\$30,833	\$3,439,664
2010	\$2,867,361	\$649,144	\$1,627	\$28,950	\$29,354	\$3,576,437
2011	\$2,965,845	\$677,247	\$1,477	\$29,806	\$27,804	\$3,702,178
2012	\$3,056,577	\$704,531	\$1,339	\$30,658	\$26,208	\$3,819,313
2013	\$3,138,235	\$730,965	\$1,210	\$31,475	\$24,565	\$3,926,451
2014	\$3,222,201	\$759,558	\$1,096	\$32,398	\$22,970	\$4,038,223
2015	\$3,301,687	\$789,047	\$990	\$33,321	\$21,364	\$4,146,409
2016	\$3,373,742	\$819,243	\$894	\$34,249	\$19,748	\$4,247,876
2017	\$3,439,099	\$850,601	\$805	\$35,150	\$18,136	\$4,343,791
2018	\$3,499,105	\$883,703	\$724	\$36,077	\$16,555	\$4,436,164
2019	\$3,554,718	\$919,103	\$650	\$37,034	\$15,027	\$4,526,532
2020	\$3,606,730	\$957,143	\$582	\$38,033	\$13,562	\$4,616,050
2021	\$3,655,852	\$998,224	\$520	\$39,099	\$12,176	\$4,705,871
2022	\$3,702,615	\$1,042,611	\$465	\$40,169	\$10,883	\$4,796,742
2023	\$3,747,741	\$1,090,417	\$414	\$41,269	\$9,688	\$4,889,529
2024	\$3,791,633	\$1,141,681	\$368	\$42,399	\$8,597	\$4,984,679
2025	\$3,834,458	\$1,196,384	\$328	\$43,585	\$7,610	\$5,082,364
2026	\$3,876,822	\$1,254,431	\$290	\$44,773	\$6,734	\$5,183,051
2027	\$3,919,403	\$1,315,751	\$257	\$46,019	\$5,959	\$5,287,388
2028	\$3,963,381	\$1,380,268	\$226	\$47,326	\$5,286	\$5,396,487
2029	\$4,010,847	\$1,447,904	\$199	\$48,815	\$4,709	\$5,512,474
2030	\$4,061,348	\$1,518,419	\$173	\$50,372	\$4,220	\$5,634,533
2031	\$4,115,766	\$1,591,499	\$151	\$51,986	\$3,809	\$5,763,211
2032	\$4,174,914	\$1,666,712	\$131	\$53,672	\$3,469	\$5,898,898
2033	\$4,239,123	\$1,743,561	\$114	\$55,446	\$3,189	\$6,041,432
2034	\$4,308,522	\$1,821,504	\$97	\$57,339	\$2,962	\$6,190,425
2035	\$4,383,301	\$1,900,063	\$84	\$59,264	\$2,780	\$6,345,492
2036	\$4,463,273	\$1,978,630	\$72	\$61,289	\$2,635	\$6,505,898
2037	\$4,548,200	\$2,056,693	\$62	\$63,405	\$2,520	\$6,670,880
2038	\$4,637,392	\$2,133,744	\$53	\$65,614	\$2,428	\$6,839,231
2039	\$4,730,529	\$2,209,564	\$45	\$67,932	\$2,354	\$7,010,423
2040	\$4,826,838	\$2,283,946	\$38	\$70,356	\$2,293	\$7,183,470
2041	\$4,926,345	\$2,357,270	\$31	\$72,839	\$2,240	\$7,358,726
2042	\$5,028,007	\$2,429,546	\$26	\$75,421	\$2,193	\$7,535,192
2043	\$5,130,920	\$2,500,920	\$22	\$78,093	\$2,147	\$7,712,103
2044	\$5,235,619	\$2,572,454	\$19	\$80,859	\$2,101	\$7,891,051
2045	\$5,341,996	\$2,644,804	\$16	\$83,718	\$2,053	\$8,072,588
2046	\$5,450,296	\$2,718,845	\$14	\$86,702	\$2,002	\$8,257,859
2047	\$5,560,311	\$2,795,289	\$12	\$89,741	\$1,949	\$8,447,302
2048	\$5,671,715	\$2,874,599	\$10	\$92,881	\$1,892	\$8,641,096
2049	\$5,784,578	\$2,957,460	\$9	\$96,111	\$1,833	\$8,839,992
2050	\$5,898,270	\$3,044,043	\$8	\$99,452	\$1,768	\$9,043,541
2051	\$6,013,464	\$3,135,242	\$7	\$102,907	\$1,700	\$9,253,319
2052	\$6,128,885	\$3,230,832	\$6	\$106,472	\$1,632	\$9,467,827
2053	\$6,244,664	\$3,331,429	\$6	\$110,194	\$1,561	\$9,687,854
2054	\$6,360,971	\$3,437,612	\$6	\$113,983	\$1,492	\$9,914,064

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the 2003 valuation report, RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.

\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

**TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2055	\$6,477,887	\$3,549,822	\$6	\$117,911	\$1,423	\$10,147,049
2056	\$6,595,612	\$3,668,351	\$5	\$121,969	\$1,357	\$10,387,295
2057	\$6,714,554	\$3,793,764	\$5	\$126,184	\$1,293	\$10,635,799
2058	\$6,835,051	\$3,926,428	\$5	\$130,561	\$1,232	\$10,893,277
2059	\$6,957,918	\$4,066,846	\$5	\$135,104	\$1,176	\$11,161,050
2060	\$7,083,946	\$4,215,567	\$5	\$139,877	\$1,122	\$11,440,517
2061	\$7,214,555	\$4,373,057	\$5	\$144,773	\$1,074	\$11,733,464
2062	\$7,351,873	\$4,540,055	\$5	\$149,890	\$1,032	\$12,042,855
2063	\$7,497,541	\$4,717,008	\$5	\$155,219	\$993	\$12,370,766
2064	\$7,653,008	\$4,904,310	\$5	\$160,794	\$960	\$12,719,076
2065	\$7,819,559	\$5,102,269	\$5	\$166,625	\$931	\$13,089,389
2066	\$7,998,289	\$5,311,013	\$5	\$172,720	\$906	\$13,482,934
2067	\$8,190,404	\$5,530,850	\$5	\$179,150	\$884	\$13,901,293
2068	\$8,397,346	\$5,761,955	\$5	\$185,821	\$864	\$14,345,991
2069	\$8,620,038	\$6,004,468	\$4	\$192,783	\$846	\$14,818,140
2070	\$8,859,232	\$6,258,266	\$4	\$200,085	\$829	\$15,318,415
2071	\$9,115,529	\$6,523,554	\$4	\$207,712	\$812	\$15,847,610
2072	\$9,390,092	\$6,800,092	\$4	\$215,705	\$796	\$16,406,689
2073	\$9,683,014	\$7,087,966	\$3	\$224,059	\$778	\$16,995,820
2074	\$9,994,374	\$7,387,039	\$3	\$232,821	\$759	\$17,614,997
2075	\$10,324,325	\$7,697,192	\$3	\$241,974	\$737	\$18,264,231
2076	\$10,672,584	\$8,018,445	\$3	\$251,546	\$713	\$18,943,291
2077	\$11,039,582	\$8,350,842	\$2	\$261,504	\$686	\$19,652,616
2078	\$11,425,809	\$8,694,460	\$2	\$271,868	\$656	\$20,392,796
2079	\$11,831,708	\$9,049,502	\$2	\$282,681	\$624	\$21,164,518
2080	\$12,256,911	\$9,416,013	\$1	\$293,978	\$590	\$21,967,494
2081	\$12,702,071	\$9,794,429	\$1	\$305,738	\$553	\$22,802,792
2082	\$13,167,502	\$10,184,996	\$1	\$318,037	\$516	\$23,671,052
2083	\$13,652,865	\$10,588,412	\$1	\$330,867	\$477	\$24,572,622
2084	\$14,158,490	\$11,005,020	\$1	\$344,300	\$439	\$25,508,251
2085	\$14,684,753	\$11,435,564	\$0	\$358,307	\$400	\$26,479,024
2086	\$15,232,407	\$11,880,559	\$0	\$372,925	\$361	\$27,486,252
2087	\$15,801,855	\$12,340,698	\$0	\$388,105	\$324	\$28,530,983
2088	\$16,393,963	\$12,816,645	\$0	\$403,880	\$287	\$29,614,775
2089	\$17,009,446	\$13,309,155	\$0	\$420,312	\$253	\$30,739,166
2090	\$17,648,684	\$13,819,057	\$0	\$437,427	\$221	\$31,905,389
2091	\$18,312,901	\$14,347,081	\$0	\$455,247	\$192	\$33,115,422
2092	\$19,002,997	\$14,894,161	\$0	\$473,842	\$165	\$34,371,164
2093	\$19,719,780	\$15,461,097	\$0	\$493,144	\$140	\$35,674,162
2094	\$20,464,404	\$16,048,910	\$0	\$513,271	\$118	\$37,026,702
2095	\$21,238,165	\$16,658,472	\$0	\$534,202	\$99	\$38,430,937
2096	\$22,042,452	\$17,290,742	\$0	\$556,057	\$82	\$39,889,334
2097	\$22,878,564	\$17,946,675	\$0	\$578,746	\$67	\$41,404,052
2098	\$23,747,627	\$18,627,272	\$0	\$602,425	\$55	\$42,977,379
2099	\$24,651,118	\$19,333,480	\$0	\$627,085	\$44	\$44,611,727
2100	\$25,590,413	\$20,066,286	\$0	\$652,563	\$35	\$46,309,297
2101	\$26,566,638	\$20,826,765	\$0	\$679,180	\$28	\$48,072,611
2102	\$27,581,305	\$21,616,044	\$0	\$707,123	\$22	\$49,904,494
2103	\$28,635,811	\$22,435,220	\$0	\$735,758	\$17	\$51,806,806

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the 2003 valuation report, RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.

\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

## TOTAL PROJECTED BASIC PAY AND RETIRED OUTLAYS

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Total Projected Basic Pay</u>	<u>Total Projected Retired Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2005	\$50,420,821	\$38,798,991	77.0%
2006	\$50,888,111	\$40,490,381	79.6%
2007	\$51,209,217	\$42,174,072	82.4%
2008	\$51,676,188	\$43,937,564	85.0%
2009	\$52,343,077	\$45,725,968	87.4%
2010	\$53,148,966	\$47,156,578	88.7%
2011	\$54,092,294	\$48,473,156	89.6%
2012	\$55,091,383	\$49,759,637	90.3%
2013	\$56,128,629	\$51,029,670	90.9%
2014	\$57,222,499	\$52,457,246	91.7%
2015	\$59,100,701	\$53,923,943	91.2%
2016	\$61,048,883	\$55,420,511	90.8%
2017	\$63,033,461	\$56,974,048	90.4%
2018	\$65,054,644	\$58,581,747	90.1%
2019	\$67,130,864	\$60,237,962	89.7%
2020	\$69,249,877	\$61,957,097	89.5%
2021	\$71,423,246	\$63,736,083	89.2%
2022	\$73,702,167	\$65,541,008	88.9%
2023	\$76,111,513	\$67,359,293	88.5%
2024	\$78,639,803	\$69,197,437	88.0%
2025	\$81,342,526	\$71,007,897	87.3%
2026	\$84,256,644	\$72,805,898	86.4%
2027	\$87,285,239	\$74,651,314	85.5%
2028	\$90,439,767	\$76,605,430	84.7%
2029	\$93,736,325	\$78,605,202	83.9%
2030	\$97,169,905	\$80,783,721	83.1%
2031	\$100,747,408	\$83,012,862	82.4%
2032	\$104,489,096	\$85,291,454	81.6%
2033	\$108,393,662	\$87,630,710	80.8%
2034	\$112,453,974	\$90,027,946	80.1%
2035	\$116,683,432	\$92,483,171	79.3%
2036	\$121,080,870	\$95,024,190	78.5%
2037	\$125,625,123	\$97,671,690	77.7%
2038	\$130,333,326	\$100,415,473	77.0%
2039	\$135,213,061	\$103,268,936	76.4%
2040	\$140,269,454	\$106,239,471	75.7%
2041	\$145,506,137	\$109,333,911	75.1%
2042	\$150,931,272	\$112,560,281	74.6%
2043	\$156,564,622	\$115,911,286	74.0%
2044	\$162,412,180	\$119,392,380	73.5%
2045	\$168,488,073	\$123,002,931	73.0%
2046	\$174,801,896	\$126,753,941	72.5%
2047	\$181,350,509	\$130,661,242	72.0%
2048	\$188,143,257	\$134,722,593	71.6%
2049	\$195,193,887	\$138,956,046	71.2%
2050	\$202,511,326	\$143,381,478	70.8%
2051	\$210,105,422	\$148,003,521	70.4%
2052	\$217,989,164	\$152,826,434	70.1%
2053	\$226,173,698	\$157,861,623	69.8%
2054	\$234,668,358	\$163,122,351	69.5%

\*Basic pay includes reserve and active duty basic pay; outlays include retired pay and survivor benefits.

\*\*This projection includes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

\*\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.



**TOTAL PROJECTED BASIC PAY AND RETIRED OUTLAYS (continued)**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>Total Projected Basic Pay</b>	<b>Total Projected Retired Outlays</b>	<b>Retired Outlays Over Basic Pay</b>
2055	\$243,486,077	\$168,618,946	69.3%
2056	\$252,637,332	\$174,366,377	69.0%
2057	\$262,127,903	\$180,381,123	68.8%
2058	\$271,972,088	\$186,673,885	68.6%
2059	\$282,184,416	\$193,259,315	68.5%
2060	\$292,777,695	\$200,152,084	68.4%
2061	\$303,764,441	\$207,368,163	68.3%
2062	\$315,158,520	\$214,920,195	68.2%
2063	\$326,977,485	\$222,817,538	68.1%
2064	\$339,237,269	\$231,074,165	68.1%
2065	\$351,955,834	\$239,699,452	68.1%
2066	\$365,151,742	\$248,702,294	68.1%
2067	\$378,840,771	\$258,098,529	68.1%
2068	\$393,041,190	\$267,899,011	68.2%
2069	\$407,773,342	\$278,115,738	68.2%
2070	\$423,057,785	\$288,761,553	68.3%
2071	\$438,915,325	\$299,848,842	68.3%
2072	\$455,368,232	\$311,390,221	68.4%
2073	\$472,440,202	\$323,399,161	68.5%
2074	\$490,154,340	\$335,888,501	68.5%
2075	\$508,535,355	\$348,872,914	68.6%
2076	\$527,608,464	\$362,368,020	68.7%
2077	\$547,397,919	\$376,391,666	68.8%
2078	\$567,930,447	\$390,962,332	68.8%
2079	\$589,234,305	\$406,099,578	68.9%
2080	\$611,338,303	\$421,822,215	69.0%
2081	\$634,271,737	\$438,150,689	69.1%
2082	\$658,064,892	\$455,105,476	69.2%
2083	\$682,750,049	\$472,709,944	69.2%
2084	\$708,360,462	\$490,989,863	69.3%
2085	\$734,930,850	\$509,971,387	69.4%
2086	\$762,497,361	\$529,682,008	69.5%
2087	\$791,096,645	\$550,151,049	69.5%
2088	\$820,767,079	\$571,408,212	69.6%
2089	\$851,548,924	\$593,484,341	69.7%
2090	\$883,483,974	\$616,410,998	69.8%
2091	\$916,615,417	\$640,221,934	69.8%
2092	\$950,988,179	\$664,951,794	69.9%
2093	\$986,649,374	\$690,635,608	70.0%
2094	\$1,023,647,571	\$717,310,463	70.1%
2095	\$1,062,033,247	\$745,014,238	70.1%
2096	\$1,101,858,809	\$773,786,556	70.2%
2097	\$1,143,178,082	\$803,668,398	70.3%
2098	\$1,186,047,137	\$834,701,660	70.4%
2099	\$1,230,524,383	\$866,930,194	70.5%
2100	\$1,276,670,383	\$900,399,225	70.5%
2101	\$1,324,547,744	\$935,156,086	70.6%
2102	\$1,374,221,257	\$971,250,279	70.7%
2103	\$1,425,758,319	\$1,008,732,015	70.8%

\*Basic pay includes reserve and active duty basic pay; outlays include retired pay and survivor benefits.

\*\*This projection includes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

\*\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.



APPENDIX L

PROJECTIONS EXCLUDING RESERVISTS (100 YEARS)

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**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR**

<b>Fiscal Year</b>	<b>Nondisabled</b>			<b>Disabled</b>			<b>Grand Total</b>
	<b>Officers</b>	<b>Enlisted</b>	<b>Total</b>	<b>Officers</b>	<b>Enlisted</b>	<b>Total</b>	
2004	353,898	1,075,091	1,428,989	23,336	68,744	92,080	1,521,069
2005	354,926	1,079,252	1,434,178	22,110	67,343	89,453	1,523,631
2006	355,452	1,083,464	1,438,917	20,942	65,916	86,858	1,525,775
2007	355,880	1,086,375	1,442,255	19,840	64,466	84,306	1,526,561
2008	356,227	1,086,923	1,443,150	18,814	63,004	81,818	1,524,968
2009	356,621	1,086,612	1,443,234	17,865	61,545	79,410	1,522,644
2010	356,688	1,084,647	1,441,335	16,993	60,105	77,098	1,518,433
2011	356,536	1,081,010	1,437,546	16,201	58,699	74,899	1,512,446
2012	356,383	1,076,912	1,433,295	15,489	57,341	72,830	1,506,125
2013	356,081	1,071,923	1,428,003	14,853	56,030	70,883	1,498,886
2014	355,537	1,065,620	1,421,157	14,287	54,761	69,048	1,490,205
2015	354,765	1,058,611	1,413,376	13,786	53,541	67,327	1,480,703
2016	353,856	1,052,487	1,406,343	13,348	52,389	65,737	1,472,079
2017	352,865	1,047,608	1,400,473	12,965	51,309	64,274	1,464,747
2018	351,779	1,043,306	1,395,084	12,631	50,291	62,922	1,458,007
2019	350,596	1,039,213	1,389,809	12,340	49,328	61,667	1,451,476
2020	349,301	1,036,141	1,385,441	12,083	48,425	60,508	1,445,949
2021	347,885	1,032,639	1,380,525	11,854	47,564	59,418	1,439,943
2022	346,286	1,028,052	1,374,338	11,646	46,734	58,380	1,432,718
2023	344,506	1,022,559	1,367,065	11,455	45,936	57,391	1,424,455
2024	342,523	1,016,759	1,359,282	11,278	45,175	56,453	1,415,735
2025	339,749	1,010,213	1,349,962	11,106	44,448	55,554	1,405,516
2026	337,511	1,003,993	1,341,505	10,949	43,763	54,712	1,396,217
2027	335,336	998,147	1,333,484	10,804	43,123	53,927	1,387,411
2028	333,139	992,608	1,325,746	10,667	42,524	53,191	1,378,937
2029	331,067	987,165	1,318,232	10,539	41,962	52,501	1,370,733
2030	329,071	981,952	1,311,022	10,421	41,439	51,859	1,362,881
2031	327,055	976,766	1,303,821	10,310	40,950	51,260	1,355,081
2032	325,062	971,608	1,296,669	10,207	40,494	50,701	1,347,370
2033	323,104	966,475	1,289,579	10,114	40,073	50,187	1,339,766
2034	321,194	961,374	1,282,568	10,028	39,685	49,713	1,332,281
2035	319,248	956,267	1,275,515	9,952	39,330	49,281	1,324,796
2036	317,482	951,276	1,268,758	9,884	39,008	48,892	1,317,650
2037	315,773	946,437	1,262,210	9,826	38,720	48,546	1,310,756
2038	314,137	941,744	1,255,881	9,776	38,464	48,239	1,304,121
2039	312,594	937,194	1,249,788	9,733	38,238	47,971	1,297,759
2040	311,121	932,867	1,243,988	9,697	38,042	47,739	1,291,727
2041	309,768	928,702	1,238,470	9,668	37,873	47,541	1,286,011
2042	308,472	924,662	1,233,133	9,644	37,727	47,372	1,280,505
2043	307,253	920,752	1,228,006	9,626	37,604	47,230	1,275,236
2044	306,113	917,012	1,223,125	9,611	37,501	47,113	1,270,238
2045	304,974	913,419	1,218,393	9,600	37,416	47,016	1,265,409
2046	303,933	910,021	1,213,955	9,592	37,348	46,939	1,260,894
2047	302,999	906,863	1,209,861	9,586	37,294	46,880	1,256,741
2048	302,151	903,973	1,206,125	9,583	37,253	46,836	1,252,960
2049	301,398	901,369	1,202,766	9,581	37,223	46,804	1,249,570
2050	300,742	899,092	1,199,834	9,581	37,203	46,784	1,246,618
2051	300,166	897,134	1,197,300	9,582	37,191	46,773	1,244,074
2052	299,670	895,507	1,195,177	9,584	37,186	46,770	1,241,947
2053	299,254	894,216	1,193,471	9,587	37,186	46,773	1,240,244

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

<b>Fiscal Year</b>	<b>Nondisabled</b>			<b>Disabled</b>			<b>Grand Total</b>
	<b>Officers</b>	<b>Enlisted</b>	<b>Total</b>	<b>Officers</b>	<b>Enlisted</b>	<b>Total</b>	
2054	298,922	893,267	1,192,189	9,591	37,191	46,782	1,238,970
2055	298,652	892,646	1,191,297	9,595	37,200	46,795	1,238,092
2056	298,479	892,343	1,190,822	9,600	37,211	46,811	1,237,633
2057	298,394	892,348	1,190,741	9,606	37,224	46,830	1,237,571
2058	298,392	892,643	1,191,035	9,612	37,239	46,851	1,237,886
2059	298,476	893,206	1,191,682	9,619	37,255	46,874	1,238,556
2060	298,643	894,016	1,192,659	9,626	37,271	46,897	1,239,556
2061	298,894	895,040	1,193,934	9,634	37,287	46,921	1,240,856
2062	299,220	896,243	1,195,462	9,642	37,303	46,945	1,242,407
2063	299,612	897,591	1,197,203	9,650	37,318	46,968	1,244,171
2064	300,065	899,057	1,199,122	9,658	37,332	46,990	1,246,112
2065	300,561	900,609	1,201,170	9,666	37,346	47,011	1,248,181
2066	301,100	902,222	1,203,322	9,673	37,358	47,031	1,250,353
2067	301,676	903,881	1,205,558	9,679	37,370	47,049	1,252,607
2068	302,278	905,571	1,207,849	9,685	37,380	47,065	1,254,915
2069	302,895	907,279	1,210,174	9,691	37,389	47,080	1,257,254
2070	303,518	908,996	1,212,514	9,695	37,398	47,093	1,259,607
2071	304,135	910,712	1,214,847	9,699	37,405	47,104	1,261,951
2072	304,738	912,418	1,217,155	9,702	37,412	47,114	1,264,269
2073	305,319	914,107	1,219,426	9,704	37,417	47,122	1,266,547
2074	305,874	915,776	1,221,650	9,706	37,422	47,128	1,268,778
2075	306,398	917,418	1,223,816	9,707	37,426	47,133	1,270,949
2076	306,892	919,031	1,225,923	9,707	37,430	47,137	1,273,060
2077	307,357	920,613	1,227,970	9,707	37,433	47,140	1,275,110
2078	307,793	922,164	1,229,957	9,707	37,435	47,142	1,277,099
2079	308,202	923,685	1,231,887	9,707	37,437	47,144	1,279,030
2080	308,587	925,174	1,233,761	9,706	37,439	47,145	1,280,906
2081	308,952	926,622	1,235,574	9,705	37,440	47,145	1,282,719
2082	309,299	928,033	1,237,331	9,704	37,441	47,146	1,284,477
2083	309,632	929,408	1,239,040	9,704	37,442	47,146	1,286,186
2084	309,957	930,750	1,240,707	9,703	37,443	47,146	1,287,853
2085	310,275	932,061	1,242,336	9,703	37,443	47,146	1,289,482
2086	310,590	933,343	1,243,933	9,703	37,444	47,146	1,291,079
2087	310,905	934,597	1,245,502	9,703	37,444	47,147	1,292,649
2088	311,223	935,825	1,247,048	9,703	37,444	47,147	1,294,195
2089	311,545	937,031	1,248,576	9,703	37,445	47,148	1,295,723
2090	311,871	938,216	1,250,088	9,703	37,445	47,148	1,297,236
2091	312,203	939,385	1,251,588	9,704	37,445	47,149	1,298,737
2092	312,539	940,539	1,253,079	9,704	37,446	47,150	1,300,228
2093	312,880	941,682	1,254,561	9,705	37,446	47,151	1,301,712
2094	313,223	942,815	1,256,038	9,705	37,446	47,151	1,303,189
2095	313,568	943,940	1,257,508	9,706	37,447	47,152	1,304,661
2096	313,915	945,058	1,258,973	9,706	37,447	47,153	1,306,126
2097	314,262	946,170	1,260,432	9,706	37,448	47,154	1,307,586
2098	314,608	947,275	1,261,883	9,707	37,448	47,155	1,309,038
2099	314,953	948,376	1,263,329	9,707	37,448	47,155	1,310,485
2100	315,295	949,475	1,264,770	9,707	37,449	47,156	1,311,926
2101	315,635	950,570	1,266,205	9,707	37,449	47,157	1,313,362
2102	315,972	951,664	1,267,635	9,707	37,450	47,157	1,314,793
2103	316,305	952,756	1,269,060	9,707	37,450	47,158	1,316,218

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

# TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2005	\$13,814,784	\$18,260,181	\$32,074,965	\$616,230	\$660,027	\$1,276,257	\$33,351,222
2006	\$14,247,907	\$18,933,372	\$33,181,278	\$598,218	\$669,961	\$1,268,179	\$34,449,458
2007	\$14,673,222	\$19,642,718	\$34,315,940	\$580,992	\$681,264	\$1,262,256	\$35,578,196
2008	\$15,108,839	\$20,353,125	\$35,461,964	\$564,926	\$692,118	\$1,257,044	\$36,719,009
2009	\$15,602,671	\$21,108,883	\$36,711,554	\$556,903	\$704,116	\$1,261,019	\$37,972,573
2010	\$16,023,179	\$21,735,360	\$37,758,539	\$540,412	\$707,907	\$1,248,319	\$39,006,858
2011	\$16,426,189	\$22,303,158	\$38,729,347	\$524,267	\$708,331	\$1,232,598	\$39,961,945
2012	\$16,834,821	\$22,852,758	\$39,687,578	\$509,438	\$707,280	\$1,216,718	\$40,904,297
2013	\$17,248,334	\$23,389,476	\$40,637,810	\$496,239	\$705,683	\$1,201,922	\$41,839,732
2014	\$17,725,899	\$23,992,103	\$41,718,002	\$486,518	\$706,424	\$1,192,942	\$42,910,945
2015	\$18,223,784	\$24,602,692	\$42,826,476	\$478,908	\$707,643	\$1,186,551	\$44,013,028
2016	\$18,725,183	\$25,225,038	\$43,950,221	\$473,153	\$709,516	\$1,182,669	\$45,132,890
2017	\$19,236,110	\$25,880,582	\$45,116,692	\$469,200	\$712,509	\$1,181,709	\$46,298,401
2018	\$19,759,244	\$26,569,515	\$46,328,759	\$467,036	\$716,546	\$1,183,582	\$47,512,341
2019	\$20,295,199	\$27,285,124	\$47,580,323	\$466,605	\$721,485	\$1,188,090	\$48,768,413
2020	\$20,842,238	\$28,036,949	\$48,879,187	\$467,675	\$727,319	\$1,194,994	\$50,074,181
2021	\$21,399,332	\$28,818,002	\$50,217,334	\$469,917	\$733,978	\$1,203,895	\$51,421,229
2022	\$21,965,770	\$29,601,313	\$51,567,083	\$473,299	\$741,129	\$1,214,428	\$52,781,511
2023	\$22,540,405	\$30,381,430	\$52,921,835	\$477,577	\$748,771	\$1,226,348	\$54,148,183
2024	\$23,121,104	\$31,169,924	\$54,291,028	\$482,656	\$757,087	\$1,239,743	\$55,530,771
2025	\$23,684,070	\$31,949,997	\$55,634,067	\$488,204	\$765,992	\$1,254,196	\$56,888,263
2026	\$24,244,490	\$32,725,771	\$56,970,261	\$494,376	\$775,530	\$1,269,906	\$58,240,167
2027	\$24,830,254	\$33,522,978	\$58,353,232	\$501,390	\$786,087	\$1,287,477	\$59,640,709
2028	\$25,495,082	\$34,342,750	\$59,837,832	\$509,106	\$797,610	\$1,306,716	\$61,144,548
2029	\$26,172,362	\$35,181,412	\$61,353,775	\$517,491	\$810,080	\$1,327,571	\$62,681,346
2030	\$26,866,240	\$36,165,160	\$63,031,400	\$526,621	\$823,470	\$1,350,091	\$64,381,491
2031	\$27,574,528	\$37,168,724	\$64,743,252	\$536,481	\$837,803	\$1,374,284	\$66,117,536
2032	\$28,299,308	\$38,192,081	\$66,491,389	\$546,847	\$853,128	\$1,399,975	\$67,891,364
2033	\$29,043,402	\$39,243,714	\$68,287,116	\$558,003	\$869,470	\$1,427,473	\$69,714,589
2034	\$29,801,426	\$40,319,828	\$70,121,254	\$570,057	\$886,984	\$1,457,041	\$71,578,294
2035	\$30,568,346	\$41,415,466	\$71,983,812	\$582,895	\$905,714	\$1,488,609	\$73,472,421
2036	\$31,358,299	\$42,540,666	\$73,898,965	\$596,716	\$925,764	\$1,522,480	\$75,421,445
2037	\$32,181,379	\$43,706,427	\$75,887,806	\$611,675	\$947,277	\$1,558,952	\$77,446,758
2038	\$33,030,272	\$44,914,567	\$77,944,839	\$627,680	\$970,328	\$1,598,008	\$79,542,848
2039	\$33,910,910	\$46,168,769	\$80,079,679	\$644,735	\$994,948	\$1,639,683	\$81,719,362
2040	\$34,824,232	\$47,475,948	\$82,300,180	\$662,913	\$1,021,252	\$1,684,165	\$83,984,345
2041	\$35,774,689	\$48,837,157	\$84,611,846	\$682,214	\$1,049,259	\$1,731,473	\$86,343,318
2042	\$36,765,130	\$50,254,209	\$87,019,339	\$702,554	\$1,078,945	\$1,781,499	\$88,800,838
2043	\$37,792,219	\$51,722,356	\$89,514,575	\$723,967	\$1,110,349	\$1,834,316	\$91,348,891
2044	\$38,855,447	\$53,244,706	\$92,100,153	\$746,464	\$1,143,514	\$1,889,978	\$93,990,131
2045	\$39,949,487	\$54,820,131	\$94,769,618	\$769,969	\$1,178,490	\$1,948,459	\$96,718,077
2046	\$41,089,417	\$56,437,804	\$97,527,221	\$794,518	\$1,215,281	\$2,009,799	\$99,537,019
2047	\$42,282,562	\$58,106,150	\$100,388,712	\$820,154	\$1,253,948	\$2,074,102	\$102,462,813
2048	\$43,521,533	\$59,833,516	\$103,355,050	\$846,860	\$1,294,533	\$2,141,393	\$105,496,443
2049	\$44,815,467	\$61,630,201	\$106,445,668	\$874,650	\$1,337,093	\$2,211,743	\$108,657,410
2050	\$46,168,189	\$63,511,639	\$109,679,829	\$903,601	\$1,381,658	\$2,285,259	\$111,965,088
2051	\$47,579,493	\$65,479,938	\$113,059,431	\$933,741	\$1,428,263	\$2,362,004	\$115,421,435
2052	\$49,050,121	\$67,538,635	\$116,588,756	\$965,084	\$1,476,923	\$2,442,007	\$119,030,762
2053	\$50,584,163	\$69,692,358	\$120,276,520	\$997,721	\$1,527,714	\$2,525,435	\$122,801,955
2054	\$52,186,104	\$71,947,902	\$124,134,005	\$1,031,718	\$1,580,628	\$2,612,346	\$126,746,351

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

**TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2055	\$53,859,190	\$74,310,021	\$128,169,211	\$1,067,112	\$1,635,827	\$2,702,939	\$130,872,150
2056	\$55,610,566	\$76,784,522	\$132,395,087	\$1,104,006	\$1,693,402	\$2,797,408	\$135,192,495
2057	\$57,448,605	\$79,376,990	\$136,825,595	\$1,142,515	\$1,753,449	\$2,895,964	\$139,721,559
2058	\$59,377,208	\$82,092,024	\$141,469,232	\$1,182,692	\$1,816,070	\$2,998,762	\$144,467,994
2059	\$61,400,924	\$84,936,392	\$146,337,316	\$1,224,647	\$1,881,331	\$3,105,978	\$149,443,294
2060	\$63,525,088	\$87,916,610	\$151,441,698	\$1,268,486	\$1,949,305	\$3,217,791	\$154,659,489
2061	\$65,755,632	\$91,039,248	\$156,794,881	\$1,314,255	\$2,020,062	\$3,334,316	\$160,129,197
2062	\$68,095,797	\$94,309,469	\$162,405,266	\$1,362,004	\$2,093,742	\$3,455,746	\$165,861,012
2063	\$70,547,849	\$97,730,820	\$168,278,669	\$1,411,797	\$2,170,414	\$3,582,211	\$171,860,880
2064	\$73,118,689	\$101,306,973	\$174,425,662	\$1,463,716	\$2,250,170	\$3,713,887	\$178,139,549
2065	\$75,810,789	\$105,041,464	\$180,852,254	\$1,517,776	\$2,333,119	\$3,850,895	\$184,703,148
2066	\$78,626,950	\$108,937,704	\$187,564,654	\$1,574,032	\$2,419,363	\$3,993,395	\$191,558,048
2067	\$81,573,778	\$113,000,787	\$194,574,565	\$1,632,573	\$2,509,028	\$4,141,601	\$198,716,166
2068	\$84,652,984	\$117,236,646	\$201,889,631	\$1,693,468	\$2,602,219	\$4,295,688	\$206,185,319
2069	\$87,867,482	\$121,650,843	\$209,518,325	\$1,756,755	\$2,699,040	\$4,455,795	\$213,974,120
2070	\$91,220,045	\$126,250,873	\$217,470,918	\$1,822,468	\$2,799,618	\$4,622,086	\$222,093,004
2071	\$94,712,531	\$131,043,546	\$225,756,077	\$1,890,701	\$2,904,080	\$4,794,780	\$230,550,857
2072	\$98,347,577	\$136,035,477	\$234,383,053	\$1,961,511	\$3,012,570	\$4,974,081	\$239,357,134
2073	\$102,128,029	\$141,233,900	\$243,361,929	\$2,034,951	\$3,125,240	\$5,160,191	\$248,522,120
2074	\$106,056,835	\$146,645,317	\$252,702,152	\$2,111,117	\$3,242,246	\$5,353,364	\$258,055,516
2075	\$110,137,718	\$152,277,107	\$262,414,825	\$2,190,094	\$3,363,744	\$5,553,838	\$267,968,663
2076	\$114,375,647	\$158,136,533	\$272,512,180	\$2,271,980	\$3,489,888	\$5,761,868	\$278,274,048
2077	\$118,776,574	\$164,231,122	\$283,007,695	\$2,356,900	\$3,620,828	\$5,977,727	\$288,985,423
2078	\$123,345,513	\$170,569,289	\$293,914,802	\$2,444,971	\$3,756,715	\$6,201,686	\$300,116,489
2079	\$128,088,320	\$177,159,769	\$305,248,089	\$2,536,321	\$3,897,717	\$6,434,038	\$311,682,127
2080	\$133,011,130	\$184,011,012	\$317,022,141	\$2,631,094	\$4,044,006	\$6,675,101	\$323,697,242
2081	\$138,120,806	\$191,131,224	\$329,252,030	\$2,729,436	\$4,195,772	\$6,925,208	\$336,177,238
2082	\$143,424,422	\$198,528,743	\$341,953,165	\$2,831,485	\$4,353,217	\$7,184,703	\$349,137,867
2083	\$148,929,589	\$206,213,739	\$355,143,329	\$2,937,397	\$4,516,560	\$7,453,957	\$362,597,286
2084	\$154,645,415	\$214,196,703	\$368,842,118	\$3,047,332	\$4,686,031	\$7,733,363	\$376,575,482
2085	\$160,580,725	\$222,488,309	\$383,069,034	\$3,161,445	\$4,861,865	\$8,023,310	\$391,092,344
2086	\$166,744,843	\$231,099,654	\$397,844,496	\$3,279,899	\$5,044,299	\$8,324,199	\$406,168,695
2087	\$173,148,360	\$240,042,383	\$413,190,743	\$3,402,866	\$5,233,582	\$8,636,449	\$421,827,192
2088	\$179,801,141	\$249,328,642	\$429,129,783	\$3,530,519	\$5,429,972	\$8,960,491	\$438,090,274
2089	\$186,713,228	\$258,971,248	\$445,684,476	\$3,663,032	\$5,633,731	\$9,296,763	\$454,981,239
2090	\$193,894,940	\$268,983,721	\$462,878,660	\$3,800,579	\$5,845,134	\$9,645,713	\$472,524,374
2091	\$201,356,878	\$279,380,321	\$480,737,200	\$3,943,343	\$6,064,469	\$10,007,812	\$490,745,012
2092	\$209,109,857	\$290,175,945	\$499,285,803	\$4,091,509	\$6,292,032	\$10,383,541	\$509,669,344
2093	\$217,164,721	\$301,385,958	\$518,550,679	\$4,245,264	\$6,528,136	\$10,773,400	\$529,324,079
2094	\$225,532,495	\$313,026,607	\$538,559,102	\$4,404,804	\$6,773,104	\$11,177,908	\$549,737,010
2095	\$234,224,361	\$325,114,613	\$559,338,975	\$4,570,331	\$7,027,269	\$11,597,600	\$570,936,575
2096	\$243,252,352	\$337,667,098	\$580,919,451	\$4,742,054	\$7,290,977	\$12,033,031	\$592,952,482
2097	\$252,629,006	\$350,701,934	\$603,330,941	\$4,920,195	\$7,564,585	\$12,484,781	\$615,815,721
2098	\$262,366,711	\$364,237,655	\$626,604,366	\$5,104,988	\$7,848,462	\$12,953,451	\$639,557,817
2099	\$272,478,494	\$378,293,633	\$650,772,127	\$5,296,674	\$8,142,992	\$13,439,667	\$664,211,794
2100	\$282,977,751	\$392,890,119	\$675,867,870	\$5,495,508	\$8,448,572	\$13,944,080	\$689,811,950
2101	\$293,878,570	\$408,048,117	\$701,926,687	\$5,701,757	\$8,765,615	\$14,467,372	\$716,394,059
2102	\$305,195,784	\$423,789,378	\$728,985,162	\$5,915,698	\$9,094,550	\$15,010,248	\$743,995,410
2103	\$316,944,727	\$440,136,438	\$757,081,165	\$6,137,623	\$9,435,823	\$15,573,445	\$772,654,610

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

# **RETIREE GAIN STATEMENT**

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2005	9,375	27,520	439	2,759	\$45,091	\$18,704	\$31,753	\$11,580
2006	9,079	28,276	432	2,727	\$45,664	\$19,746	\$32,902	\$12,110
2007	9,158	27,655	429	2,688	\$46,203	\$20,296	\$33,836	\$12,523
2008	9,227	25,934	429	2,650	\$46,729	\$21,320	\$34,619	\$12,831
2009	9,396	25,675	428	2,638	\$47,434	\$22,128	\$35,397	\$13,111
2010	9,161	24,575	426	2,625	\$48,709	\$23,061	\$36,038	\$13,367
2011	8,999	23,404	424	2,608	\$49,896	\$24,041	\$36,644	\$13,608
2012	9,036	23,397	423	2,606	\$50,924	\$24,611	\$37,306	\$13,871
2013	8,912	22,911	423	2,601	\$52,432	\$25,275	\$37,996	\$14,131
2014	8,688	21,952	420	2,590	\$54,140	\$26,005	\$38,702	\$14,377
2015	8,477	21,547	417	2,584	\$55,738	\$26,668	\$39,513	\$14,682
2016	8,342	22,648	416	2,596	\$57,483	\$27,066	\$40,515	\$15,110
2017	8,271	24,058	414	2,614	\$59,406	\$27,391	\$41,665	\$15,609
2018	8,197	24,752	412	2,622	\$61,533	\$28,272	\$42,963	\$16,151
2019	8,132	25,036	411	2,623	\$63,737	\$29,254	\$44,292	\$16,682
2020	8,061	26,089	410	2,633	\$65,729	\$30,175	\$45,628	\$17,261
2021	7,984	25,642	408	2,626	\$68,067	\$31,248	\$47,000	\$17,786
2022	7,848	24,506	406	2,609	\$70,798	\$32,815	\$48,434	\$18,299
2023	7,715	23,525	404	2,595	\$73,288	\$34,255	\$49,884	\$18,832
2024	7,561	23,123	402	2,589	\$76,178	\$35,818	\$51,374	\$19,432
2025	6,814	22,271	395	2,580	\$79,742	\$35,893	\$52,686	\$19,896
2026	7,385	22,483	398	2,582	\$78,542	\$36,506	\$54,078	\$20,483
2027	7,479	22,740	401	2,587	\$80,113	\$37,240	\$55,789	\$21,163
2028	7,485	22,933	400	2,590	\$82,215	\$38,099	\$57,467	\$21,862
2029	7,638	22,923	401	2,592	\$83,833	\$38,956	\$59,199	\$22,596
2030	7,738	23,056	403	2,593	\$85,873	\$40,219	\$61,160	\$23,369
2031	7,739	22,998	403	2,592	\$88,001	\$41,194	\$63,143	\$24,159
2032	7,778	22,951	402	2,591	\$90,433	\$42,338	\$64,963	\$24,988
2033	7,824	22,911	405	2,591	\$93,000	\$43,647	\$67,433	\$25,870
2034	7,872	22,885	405	2,591	\$96,123	\$45,234	\$69,653	\$26,804
2035	7,826	22,825	405	2,591	\$98,499	\$46,568	\$72,090	\$27,776
2036	7,986	22,895	407	2,592	\$103,022	\$48,301	\$74,883	\$28,817
2037	8,009	22,995	409	2,594	\$106,743	\$50,104	\$77,873	\$29,914
2038	8,034	23,077	409	2,595	\$110,695	\$51,972	\$80,773	\$31,049
2039	8,066	23,137	410	2,596	\$115,019	\$53,901	\$83,870	\$32,223
2040	8,062	23,260	410	2,597	\$118,967	\$55,875	\$87,120	\$33,443
2041	8,103	23,322	410	2,598	\$124,084	\$57,956	\$90,402	\$34,706
2042	8,068	23,321	410	2,598	\$128,586	\$60,152	\$93,741	\$36,009
2043	8,043	23,300	410	2,598	\$133,558	\$62,440	\$97,224	\$37,359
2044	8,012	23,292	409	2,597	\$138,765	\$64,800	\$100,819	\$38,760
2045	7,900	23,238	408	2,597	\$144,385	\$67,273	\$104,512	\$40,211
2046	7,892	23,226	408	2,596	\$149,659	\$69,828	\$108,354	\$41,720
2047	7,891	23,226	408	2,596	\$155,173	\$72,469	\$112,365	\$43,287
2048	7,873	23,228	407	2,596	\$160,978	\$75,196	\$116,508	\$44,911
2049	7,862	23,215	407	2,596	\$166,878	\$78,025	\$120,789	\$46,594
2050	7,860	23,220	407	2,596	\$172,959	\$80,961	\$125,251	\$48,340
2051	7,846	23,213	407	2,596	\$179,296	\$83,993	\$129,868	\$50,151
2052	7,836	23,202	406	2,596	\$185,883	\$87,132	\$134,616	\$52,026
2053	7,831	23,191	406	2,596	\$192,675	\$90,390	\$139,627	\$53,972
2054	7,831	23,184	406	2,596	\$199,744	\$93,778	\$144,798	\$55,993

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

\*\*\*\*This projection includes those retirees eligible for Concurrent Receipt.



# **RETIREE GAIN STATEMENT (continued)**

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2055	7,815	23,170	406	2,596	\$207,019	\$97,286	\$150,172	\$58,089
2056	7,837	23,166	406	2,596	\$214,762	\$100,933	\$155,818	\$60,266
2057	7,852	23,166	406	2,596	\$222,769	\$104,715	\$161,723	\$62,526
2058	7,862	23,168	406	2,596	\$231,042	\$108,637	\$167,816	\$64,872
2059	7,875	23,170	407	2,596	\$239,662	\$112,704	\$174,154	\$67,305
2060	7,885	23,178	407	2,596	\$248,582	\$116,921	\$180,758	\$69,831
2061	7,903	23,186	407	2,596	\$257,954	\$121,296	\$187,601	\$72,452
2062	7,912	23,191	407	2,596	\$267,657	\$125,839	\$194,679	\$75,171
2063	7,919	23,195	407	2,596	\$277,747	\$130,555	\$202,044	\$77,991
2064	7,925	23,200	407	2,596	\$288,268	\$135,449	\$209,672	\$80,918
2065	7,919	23,201	407	2,596	\$299,242	\$140,529	\$217,579	\$83,954
2066	7,919	23,203	407	2,596	\$310,616	\$145,803	\$225,783	\$87,104
2067	7,921	23,206	408	2,596	\$322,356	\$151,275	\$234,294	\$90,373
2068	7,921	23,208	408	2,596	\$334,538	\$156,951	\$243,109	\$93,764
2069	7,919	23,209	408	2,596	\$347,174	\$162,841	\$252,235	\$97,282
2070	7,917	23,212	408	2,596	\$360,229	\$168,952	\$261,699	\$100,932
2071	7,915	23,213	408	2,597	\$373,824	\$175,292	\$271,505	\$104,718
2072	7,910	23,214	407	2,597	\$387,857	\$181,868	\$281,652	\$108,646
2073	7,905	23,214	407	2,597	\$402,404	\$188,691	\$292,180	\$112,721
2074	7,901	23,215	407	2,597	\$417,484	\$195,770	\$303,096	\$116,949
2075	7,894	23,214	407	2,597	\$433,103	\$203,114	\$314,413	\$121,335
2076	7,892	23,214	407	2,597	\$449,312	\$210,733	\$326,161	\$125,885
2077	7,891	23,214	407	2,597	\$466,108	\$218,637	\$338,365	\$130,607
2078	7,890	23,214	407	2,597	\$483,529	\$226,838	\$351,025	\$135,505
2079	7,889	23,214	407	2,597	\$501,592	\$235,345	\$364,162	\$140,587
2080	7,889	23,215	407	2,597	\$520,320	\$244,171	\$377,803	\$145,860
2081	7,891	23,215	407	2,597	\$539,759	\$253,327	\$391,962	\$151,330
2082	7,892	23,216	407	2,597	\$559,937	\$262,826	\$406,651	\$157,006
2083	7,894	23,217	407	2,597	\$580,878	\$272,681	\$421,904	\$162,895
2084	7,896	23,218	407	2,597	\$602,620	\$282,906	\$437,735	\$169,005
2085	7,897	23,218	407	2,597	\$625,202	\$293,514	\$454,163	\$175,343
2086	7,899	23,219	407	2,597	\$648,656	\$304,521	\$471,217	\$181,920
2087	7,901	23,220	407	2,597	\$672,992	\$315,940	\$488,917	\$188,743
2088	7,903	23,221	407	2,597	\$698,245	\$327,788	\$507,284	\$195,822
2089	7,904	23,222	407	2,597	\$724,458	\$340,081	\$526,337	\$203,167
2090	7,905	23,223	407	2,597	\$751,653	\$352,835	\$546,106	\$210,788
2091	7,907	23,224	407	2,597	\$779,893	\$366,067	\$566,615	\$218,694
2092	7,907	23,224	407	2,597	\$809,187	\$379,795	\$587,885	\$226,896
2093	7,907	23,225	407	2,597	\$839,577	\$394,039	\$609,949	\$235,406
2094	7,907	23,226	407	2,597	\$871,108	\$408,817	\$632,835	\$244,236
2095	7,907	23,226	407	2,597	\$903,818	\$424,149	\$656,573	\$253,396
2096	7,906	23,227	407	2,597	\$937,753	\$440,056	\$681,196	\$262,900
2097	7,906	23,227	407	2,597	\$972,949	\$456,560	\$706,741	\$272,760
2098	7,905	23,228	407	2,597	\$1,009,457	\$473,683	\$733,240	\$282,990
2099	7,905	23,228	407	2,597	\$1,047,325	\$491,448	\$760,728	\$293,603
2100	7,904	23,229	407	2,597	\$1,086,600	\$509,880	\$789,244	\$304,614
2101	7,903	23,229	407	2,597	\$1,127,341	\$529,002	\$818,829	\$316,039
2102	7,903	23,229	407	2,597	\$1,169,599	\$548,841	\$849,520	\$327,892
2103	7,903	23,230	407	2,597	\$1,213,435	\$569,423	\$881,363	\$340,189

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

\*\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR**

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2004	188,966	68,277	312	4,649	12,641	274,845
2005	194,633	64,649	279	4,630	12,005	276,195
2006	199,460	61,032	250	4,607	11,341	276,690
2007	203,512	57,435	224	4,583	10,674	276,428
2008	206,770	53,873	200	4,551	10,007	275,402
2009	209,233	50,363	179	4,516	9,342	273,632
2010	210,909	46,918	159	4,476	8,680	271,142
2011	211,842	43,560	141	4,436	8,027	268,006
2012	212,071	40,304	125	4,393	7,384	264,277
2013	211,663	37,165	110	4,345	6,757	260,040
2014	210,687	34,157	97	4,296	6,148	255,386
2015	209,202	31,290	86	4,245	5,561	250,385
2016	207,290	28,579	75	4,201	5,002	245,147
2017	205,023	26,031	66	4,152	4,474	239,745
2018	202,471	23,648	58	4,097	3,979	234,253
2019	199,684	21,431	50	4,038	3,519	228,721
2020	196,707	19,377	44	3,976	3,095	223,199
2021	193,583	17,483	38	3,926	2,710	217,739
2022	190,323	15,742	33	3,880	2,362	212,340
2023	186,993	14,148	29	3,840	2,050	207,060
2024	183,645	12,692	25	3,807	1,775	201,945
2025	180,296	11,365	22	3,788	1,533	197,004
2026	176,957	10,158	19	3,773	1,322	192,229
2027	173,675	9,061	16	3,764	1,141	187,657
2028	170,507	8,066	14	3,760	986	183,333
2029	167,456	7,164	12	3,764	855	179,252
2030	164,547	6,349	10	3,774	745	175,427
2031	161,794	5,614	9	3,787	654	171,859
2032	159,210	4,950	8	3,803	579	168,550
2033	156,792	4,354	7	3,821	517	165,491
2034	154,540	3,819	6	3,848	467	162,680
2035	152,436	3,341	5	3,875	426	160,082
2036	150,467	2,914	4	3,902	393	157,679
2037	148,607	2,534	3	3,930	365	155,439
2038	146,835	2,197	3	3,956	342	153,333
2039	145,130	1,899	2	3,985	322	151,339
2040	143,469	1,637	2	4,016	306	149,430
2041	141,835	1,407	2	4,046	291	147,580
2042	140,205	1,206	1	4,074	277	145,764
2043	138,572	1,031	1	4,101	264	143,969
2044	136,926	880	1	4,125	252	142,184
2045	135,258	749	1	4,150	240	140,398
2046	133,571	637	1	4,176	229	138,613
2047	131,862	541	1	4,200	218	136,820
2048	130,128	459	0	4,221	207	135,016
2049	128,373	389	0	4,239	197	133,199
2050	126,597	330	0	4,256	186	131,370
2051	124,809	281	0	4,270	176	129,537
2052	123,017	239	0	4,283	166	127,706
2053	121,228	205	0	4,298	157	125,887

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2054	119,456	175	0	4,309	148	124,089
2055	117,712	151	0	4,318	139	122,321
2056	116,013	131	0	4,325	131	120,599
2057	114,371	114	0	4,329	123	118,937
2058	112,800	99	0	4,332	116	117,347
2059	111,310	87	0	4,334	109	115,841
2060	109,911	77	0	4,338	103	114,430
2061	108,619	69	0	4,340	97	113,126
2062	107,444	62	0	4,341	92	111,939
2063	106,393	55	0	4,339	87	110,874
2064	105,468	50	0	4,337	82	109,937
2065	104,670	45	0	4,334	78	109,128
2066	103,998	41	0	4,331	75	108,444
2067	103,446	37	0	4,330	71	107,885
2068	103,008	33	0	4,329	68	107,439
2069	102,675	30	0	4,327	65	107,097
2070	102,436	27	0	4,325	62	106,849
2071	102,282	25	0	4,321	59	106,686
2072	102,204	22	0	4,317	56	106,599
2073	102,189	20	0	4,313	53	106,575
2074	102,229	18	0	4,311	50	106,607
2075	102,314	16	0	4,309	47	106,685
2076	102,433	14	0	4,309	44	106,799
2077	102,577	12	0	4,309	41	106,939
2078	102,738	11	0	4,309	38	107,096
2079	102,910	9	0	4,308	35	107,262
2080	103,085	8	0	4,306	32	107,431
2081	103,262	7	0	4,305	29	107,602
2082	103,434	6	0	4,303	26	107,769
2083	103,600	5	0	4,302	23	107,930
2084	103,756	4	0	4,302	21	108,082
2085	103,903	4	0	4,304	18	108,228
2086	104,041	3	0	4,307	16	108,367
2087	104,167	3	0	4,311	14	108,494
2088	104,282	2	0	4,314	12	108,610
2089	104,387	2	0	4,315	10	108,715
2090	104,482	1	0	4,316	9	108,808
2091	104,568	1	0	4,316	7	108,893
2092	104,646	1	0	4,317	6	108,970
2093	104,719	1	0	4,316	5	109,041
2094	104,787	1	0	4,316	4	109,108
2095	104,854	0	0	4,315	3	109,173
2096	104,920	0	0	4,316	3	109,239
2097	104,986	0	0	4,318	2	109,306
2098	105,052	0	0	4,321	2	109,375
2099	105,120	0	0	4,327	1	109,449
2100	105,188	0	0	4,333	1	109,522
2101	105,258	0	0	4,340	1	109,598
2102	105,329	0	0	4,352	1	109,682
2103	105,402	0	0	4,363	0	109,766

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

# TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal Year	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
2005	\$1,765,413	\$387,314	\$1,904	\$23,547	\$35,904	\$2,214,083
2006	\$2,071,446	\$402,821	\$1,931	\$24,615	\$34,796	\$2,535,609
2007	\$2,296,345	\$406,429	\$1,897	\$25,715	\$33,530	\$2,763,917
2008	\$2,558,981	\$408,103	\$1,869	\$26,964	\$32,204	\$3,028,121
2009	\$2,762,188	\$401,175	\$1,791	\$28,094	\$30,807	\$3,224,055
2010	\$2,870,710	\$381,041	\$1,629	\$28,984	\$29,331	\$3,311,696
2011	\$2,969,839	\$360,485	\$1,479	\$29,846	\$27,785	\$3,389,434
2012	\$3,061,214	\$339,934	\$1,341	\$30,704	\$26,193	\$3,459,386
2013	\$3,143,512	\$319,346	\$1,212	\$31,528	\$24,553	\$3,520,152
2014	\$3,228,136	\$299,927	\$1,098	\$32,458	\$22,960	\$3,584,579
2015	\$3,308,292	\$280,951	\$992	\$33,388	\$21,357	\$3,644,980
2016	\$3,381,028	\$262,260	\$896	\$34,323	\$19,741	\$3,698,248
2017	\$3,447,078	\$244,037	\$807	\$35,231	\$18,131	\$3,745,284
2018	\$3,507,797	\$226,400	\$726	\$36,167	\$16,551	\$3,787,641
2019	\$3,564,147	\$209,511	\$652	\$37,132	\$15,024	\$3,826,466
2020	\$3,616,925	\$193,401	\$584	\$38,140	\$13,559	\$3,862,609
2021	\$3,666,843	\$178,143	\$522	\$39,216	\$12,173	\$3,896,897
2022	\$3,714,438	\$163,749	\$466	\$40,297	\$10,880	\$3,929,830
2023	\$3,760,433	\$150,252	\$415	\$41,409	\$9,685	\$3,962,194
2024	\$3,805,229	\$137,635	\$370	\$42,551	\$8,595	\$3,994,380
2025	\$3,848,995	\$125,881	\$329	\$43,750	\$7,608	\$4,026,563
2026	\$3,892,337	\$114,960	\$291	\$44,953	\$6,731	\$4,059,272
2027	\$3,935,930	\$104,823	\$258	\$46,213	\$5,957	\$4,093,180
2028	\$3,980,953	\$95,420	\$227	\$47,536	\$5,283	\$4,129,419
2029	\$4,029,503	\$86,718	\$200	\$49,042	\$4,706	\$4,170,169
2030	\$4,081,115	\$78,667	\$174	\$50,618	\$4,217	\$4,214,791
2031	\$4,136,674	\$71,229	\$152	\$52,250	\$3,806	\$4,264,111
2032	\$4,196,985	\$64,354	\$132	\$53,956	\$3,466	\$4,318,892
2033	\$4,262,373	\$58,011	\$114	\$55,750	\$3,186	\$4,379,434
2034	\$4,332,959	\$52,162	\$98	\$57,664	\$2,959	\$4,445,842
2035	\$4,408,929	\$46,783	\$85	\$59,610	\$2,777	\$4,518,184
2036	\$4,490,083	\$41,858	\$72	\$61,657	\$2,632	\$4,596,302
2037	\$4,576,181	\$37,345	\$62	\$63,795	\$2,517	\$4,679,900
2038	\$4,666,525	\$33,222	\$53	\$66,026	\$2,425	\$4,768,250
2039	\$4,760,789	\$29,468	\$45	\$68,367	\$2,350	\$4,861,019
2040	\$4,858,202	\$26,052	\$38	\$70,813	\$2,289	\$4,957,394
2041	\$4,958,795	\$22,967	\$32	\$73,319	\$2,237	\$5,057,350
2042	\$5,061,521	\$20,185	\$27	\$75,924	\$2,189	\$5,159,845
2043	\$5,165,485	\$17,689	\$22	\$78,619	\$2,143	\$5,263,958
2044	\$5,271,232	\$15,458	\$19	\$81,410	\$2,097	\$5,370,215
2045	\$5,378,666	\$13,470	\$16	\$84,292	\$2,049	\$5,478,493
2046	\$5,488,044	\$11,717	\$14	\$87,303	\$1,998	\$5,589,076
2047	\$5,599,168	\$10,164	\$12	\$90,368	\$1,945	\$5,701,658
2048	\$5,711,720	\$8,803	\$10	\$93,536	\$1,888	\$5,815,957
2049	\$5,825,777	\$7,614	\$9	\$96,796	\$1,828	\$5,932,024
2050	\$5,940,714	\$6,578	\$8	\$100,168	\$1,764	\$6,049,233
2051	\$6,057,214	\$5,685	\$7	\$103,655	\$1,696	\$6,168,257
2052	\$6,174,000	\$4,917	\$6	\$107,255	\$1,628	\$6,287,806
2053	\$6,291,209	\$4,258	\$6	\$111,015	\$1,557	\$6,408,045
2054	\$6,409,020	\$3,700	\$6	\$114,844	\$1,487	\$6,529,057

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

**TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2055	\$6,527,518	\$3,222	\$6	\$118,815	\$1,419	\$6,650,980
2056	\$6,646,908	\$2,818	\$5	\$122,918	\$1,352	\$6,774,001
2057	\$6,767,601	\$2,474	\$5	\$127,181	\$1,289	\$6,898,550
2058	\$6,889,943	\$2,183	\$5	\$131,610	\$1,227	\$7,024,967
2059	\$7,014,753	\$1,937	\$5	\$136,208	\$1,171	\$7,154,074
2060	\$7,142,829	\$1,730	\$5	\$141,039	\$1,117	\$7,286,720
2061	\$7,275,598	\$1,556	\$5	\$145,998	\$1,070	\$7,424,227
2062	\$7,415,199	\$1,406	\$5	\$151,182	\$1,027	\$7,568,818
2063	\$7,563,282	\$1,279	\$5	\$156,580	\$989	\$7,722,135
2064	\$7,721,300	\$1,167	\$5	\$162,228	\$955	\$7,885,655
2065	\$7,890,545	\$1,071	\$5	\$168,137	\$926	\$8,060,684
2066	\$8,072,115	\$983	\$5	\$174,315	\$901	\$8,248,319
2067	\$8,267,221	\$906	\$5	\$180,830	\$879	\$8,449,842
2068	\$8,477,312	\$835	\$5	\$187,591	\$859	\$8,666,601
2069	\$8,703,311	\$771	\$4	\$194,646	\$841	\$8,899,573
2070	\$8,945,970	\$711	\$4	\$202,043	\$824	\$9,149,552
2071	\$9,205,895	\$655	\$4	\$209,770	\$808	\$9,417,131
2072	\$9,484,244	\$601	\$4	\$217,867	\$791	\$9,703,508
2073	\$9,781,115	\$549	\$3	\$226,329	\$774	\$10,008,770
2074	\$10,096,581	\$501	\$3	\$235,202	\$755	\$10,333,042
2075	\$10,430,794	\$455	\$3	\$244,470	\$733	\$10,676,455
2076	\$10,783,473	\$412	\$3	\$254,160	\$709	\$11,038,757
2077	\$11,155,048	\$371	\$2	\$264,239	\$682	\$11,420,342
2078	\$11,546,008	\$333	\$2	\$274,729	\$653	\$11,821,726
2079	\$11,956,799	\$297	\$2	\$285,671	\$621	\$12,243,390
2080	\$12,387,054	\$263	\$1	\$297,099	\$587	\$12,685,005
2081	\$12,837,429	\$234	\$1	\$308,996	\$551	\$13,147,211
2082	\$13,308,247	\$205	\$1	\$321,437	\$514	\$13,630,404
2083	\$13,799,171	\$179	\$1	\$334,414	\$476	\$14,134,241
2084	\$14,310,540	\$156	\$1	\$347,998	\$438	\$14,659,133
2085	\$14,842,737	\$135	\$0	\$362,162	\$399	\$15,205,434
2086	\$15,396,524	\$118	\$0	\$376,942	\$360	\$15,773,945
2087	\$15,972,315	\$102	\$0	\$392,292	\$323	\$16,365,031
2088	\$16,570,983	\$87	\$0	\$408,240	\$287	\$16,979,597
2089	\$17,193,253	\$75	\$0	\$424,854	\$253	\$17,618,435
2090	\$17,839,519	\$64	\$0	\$442,157	\$221	\$18,281,961
2091	\$18,511,013	\$53	\$0	\$460,172	\$192	\$18,971,431
2092	\$19,208,648	\$45	\$0	\$478,969	\$165	\$19,687,827
2093	\$19,933,242	\$38	\$0	\$498,482	\$140	\$20,431,902
2094	\$20,685,965	\$32	\$0	\$518,828	\$118	\$21,204,942
2095	\$21,468,125	\$27	\$0	\$539,986	\$99	\$22,008,236
2096	\$22,281,122	\$22	\$0	\$562,078	\$82	\$22,843,304
2097	\$23,126,272	\$17	\$0	\$585,012	\$67	\$23,711,368
2098	\$24,004,710	\$14	\$0	\$608,947	\$55	\$24,613,726
2099	\$24,917,929	\$11	\$0	\$633,872	\$44	\$25,551,857
2100	\$25,867,320	\$9	\$0	\$659,624	\$35	\$26,526,988
2101	\$26,854,021	\$7	\$0	\$686,527	\$28	\$27,540,583
2102	\$27,879,558	\$5	\$0	\$714,769	\$22	\$28,594,354
2103	\$28,945,349	\$4	\$0	\$743,711	\$17	\$29,689,082

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

## TOTAL PROJECTED BASIC PAY AND RETIRED OUTLAYS

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Total Projected Basic Pay</u>	<u>Total Projected Retired Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2005	\$45,365,145	\$35,565,305	78.4%
2006	\$45,693,313	\$36,985,067	80.9%
2007	\$45,961,133	\$38,342,113	83.4%
2008	\$46,325,179	\$39,747,130	85.8%
2009	\$46,880,159	\$41,196,628	87.9%
2010	\$47,566,622	\$42,318,553	89.0%
2011	\$48,377,050	\$43,351,379	89.6%
2012	\$49,237,595	\$44,363,683	90.1%
2013	\$50,128,463	\$45,359,884	90.5%
2014	\$51,070,866	\$46,495,524	91.0%
2015	\$52,715,877	\$47,658,008	90.4%
2016	\$54,421,578	\$48,831,138	89.7%
2017	\$56,154,052	\$50,043,685	89.1%
2018	\$57,913,198	\$51,299,982	88.6%
2019	\$59,717,107	\$52,594,879	88.1%
2020	\$61,553,260	\$53,936,790	87.6%
2021	\$63,433,123	\$55,318,126	87.2%
2022	\$65,407,225	\$56,711,341	86.7%
2023	\$67,499,677	\$58,110,377	86.1%
2024	\$69,698,311	\$59,525,151	85.4%
2025	\$72,058,085	\$60,914,826	84.5%
2026	\$74,615,553	\$62,299,439	83.5%
2027	\$77,273,423	\$63,733,889	82.5%
2028	\$80,043,030	\$65,273,967	81.5%
2029	\$82,940,270	\$66,851,515	80.6%
2030	\$85,959,695	\$68,596,282	79.8%
2031	\$89,107,551	\$70,381,647	79.0%
2032	\$92,403,321	\$72,210,256	78.1%
2033	\$95,845,125	\$74,094,023	77.3%
2034	\$99,425,770	\$76,024,136	76.5%
2035	\$103,158,381	\$77,990,605	75.6%
2036	\$107,041,304	\$80,017,747	74.8%
2037	\$111,052,567	\$82,126,658	74.0%
2038	\$115,208,357	\$84,311,098	73.2%
2039	\$119,515,467	\$86,580,381	72.4%
2040	\$123,978,207	\$88,941,739	71.7%
2041	\$128,599,412	\$91,400,668	71.1%
2042	\$133,386,565	\$93,960,683	70.4%
2043	\$138,358,490	\$96,612,849	69.8%
2044	\$143,520,068	\$99,360,346	69.2%
2045	\$148,884,819	\$102,196,570	68.6%
2046	\$154,462,213	\$105,126,095	68.1%
2047	\$160,247,942	\$108,164,471	67.5%
2048	\$166,249,346	\$111,312,400	67.0%
2049	\$172,478,921	\$114,589,434	66.4%
2050	\$178,944,541	\$118,014,321	66.0%
2051	\$185,654,884	\$121,589,692	65.5%
2052	\$192,621,735	\$125,318,568	65.1%
2053	\$199,854,997	\$129,210,000	64.7%
2054	\$207,362,711	\$133,275,408	64.3%

\*Outlays include retired pay and survivor benefits.

\*\*This projection excludes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

\*\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

**TOTAL PROJECTED BASIC PAY AND RETIRED OUTLAYS (continued)**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>Total Projected Basic Pay</b>	<b>Total Projected Retired Outlays</b>	<b>Retired Outlays Over Basic Pay</b>
2055	\$215,156,474	\$137,523,130	63.9%
2056	\$223,245,374	\$141,966,496	63.6%
2057	\$231,633,751	\$146,620,109	63.3%
2058	\$240,334,408	\$151,492,961	63.0%
2059	\$249,360,324	\$156,597,368	62.8%
2060	\$258,722,701	\$161,946,209	62.6%
2061	\$268,432,386	\$167,553,424	62.4%
2062	\$278,501,513	\$173,429,830	62.3%
2063	\$288,945,841	\$179,583,015	62.2%
2064	\$299,779,438	\$186,025,204	62.1%
2065	\$311,018,334	\$192,763,832	62.0%
2066	\$322,679,087	\$199,806,367	61.9%
2067	\$334,775,391	\$207,166,008	61.9%
2068	\$347,323,358	\$214,851,920	61.9%
2069	\$360,341,091	\$222,873,693	61.9%
2070	\$373,846,824	\$231,242,556	61.9%
2071	\$387,858,952	\$239,967,988	61.9%
2072	\$402,397,246	\$249,060,642	61.9%
2073	\$417,482,804	\$258,530,890	61.9%
2074	\$433,136,039	\$268,388,558	62.0%
2075	\$449,378,866	\$278,645,118	62.0%
2076	\$466,233,607	\$289,312,805	62.1%
2077	\$483,721,504	\$300,405,765	62.1%
2078	\$501,866,166	\$311,938,215	62.2%
2079	\$520,692,612	\$323,925,517	62.2%
2080	\$540,226,297	\$336,382,247	62.3%
2081	\$560,493,031	\$349,324,449	62.3%
2082	\$581,519,484	\$362,768,271	62.4%
2083	\$603,334,188	\$376,731,527	62.4%
2084	\$625,966,507	\$391,234,615	62.5%
2085	\$649,447,121	\$406,297,778	62.6%
2086	\$673,807,993	\$421,942,640	62.6%
2087	\$699,081,425	\$438,192,223	62.7%
2088	\$725,301,288	\$455,069,871	62.7%
2089	\$752,503,166	\$472,599,674	62.8%
2090	\$780,723,999	\$490,806,335	62.9%
2091	\$810,001,943	\$509,716,443	62.9%
2092	\$840,376,699	\$529,357,171	63.0%
2093	\$871,889,964	\$549,755,981	63.1%
2094	\$904,584,683	\$570,941,952	63.1%
2095	\$938,505,501	\$592,944,811	63.2%
2096	\$973,698,772	\$615,795,786	63.2%
2097	\$1,010,212,044	\$639,527,089	63.3%
2098	\$1,048,094,871	\$664,171,543	63.4%
2099	\$1,087,398,907	\$689,763,651	63.4%
2100	\$1,128,177,702	\$716,338,938	63.5%
2101	\$1,170,486,587	\$743,934,642	63.6%
2102	\$1,214,382,807	\$772,589,764	63.6%
2103	\$1,259,925,927	\$802,343,692	63.7%

\*Outlays include retired pay and survivor benefits.

\*\*This projection excludes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

\*\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.





## APPENDIX M

### MARKET VALUE OF ASSETS AND ACCUMULATED BENEFITS

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Statement of Net Assets Available for Benefits .....	M-2
Accumulated Plan Benefits.....	M-5

## STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

Under Generally Accepted Accounting Principles (GAAP) (FASB 35), private sector pension plans are required to include a table showing the “Net Assets Available for Benefits” and a “Statement of Changes in Net Assets Available for Benefits,” where assets are valued at fair market value in their accounting statements. For the Military Retirement Fund, fair market value is based on the bid prices of public issue securities with the same maturity dates and coupon rates as the special issue securities held by the Fund. These statements are included in Tables M-1 and M-2.

TABLE M-1

DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS  
(\$ in thousands)

For the Plan Year Ended  
September 30, 2004

Assets

Investments, at fair market value, in U.S. Government securities <sup>1</sup>	\$ 195,469,245
Accounts receivable	
Accrued interest <sup>2</sup>	3,729,776
Due from military retirees or their survivors	25,257
Cash	20,677
<u>Total Assets</u>	<u>\$ 199,244,955</u>
Accounts payable	(3,120,240)
<u>Total Assets Available for Benefits</u>	<u>\$ 196,124,715</u>

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<sup>1</sup> Fair market value of securities has been measured by quoted prices (bid price) in the active U.S. Government securities market. Bid price used represents the over-the-counter quotations as of 4 p.m. eastern time as reported in the *Washington Post* on October 1, 2004.

<sup>2</sup> Includes accrued interest receivable and interest purchased.

TABLE M-2

DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF CHANGES IN NET ASSETS  
AVAILABLE FOR BENEFITS  
(\$ in thousands)

For the Plan Year Ended  
September 30, 2004

Net assets available for benefits at beginning of plan year	\$ 195,079,972
Investment income	13,155,667
Net appreciation in fair market value of investments	(7,228,612)
Contributions from services	14,070,799
Appropriation to amortize the initial unfunded liability	18,189,000
Total additions	\$ 38,186,854
Benefits paid to participants <sup>1</sup>	\$ 37,142,111
Net assets available for benefits at end of plan year	\$ 196,124,715

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<sup>1</sup> The statement has been revised to show benefits paid to participants on an accrual basis:

Benefits paid on cash basis	\$ 36,984,891
Decrease in liability for benefits due at end of year	<u>157,220</u>
Benefits paid on accrual basis	\$ 37,142,111

## ACCUMULATED PLAN BENEFITS

Another measure of the liabilities of a retirement system is the value of benefits earned to the date of the valuation. This measure is a required disclosure under GAAP for the private sector. As shown in Table M-3, the present value of accumulated plan benefits for the military retirement system as of September 30, 2004, was \$745.7 billion.

Accumulated plan benefits are those future periodic payments that are attributable, under the plan's provisions, to service that military personnel have rendered prior to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired military personnel or their beneficiaries, (b) current beneficiaries, and (c) present active duty personnel and nonretired Reservists or their beneficiaries. Benefits payable under all circumstances (retirement, disability, and survivor) are included to the extent that they are deemed attributable to service rendered prior to the valuation date. No future salary increases are used, but annuities are increased in line with the post-retirement inflation provision.

The actuarial present value of accumulated plan benefits is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as those for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The actuarial assumptions are based on the presumption that the plan will continue. Table M-3 summarizes these benefits. Were the plan to terminate, different actuarial assumptions and other factors might be applicable.

The net assets available for benefits, which are deducted from the accumulated plan benefits in Table M-3, are based on fair market value, as required under GAAP. This fair market value of the assets will differ from the amortized cost value used in determining the military retirement system's unfunded liability.

TABLE M-3

MILITARY RETIREMENT SYSTEM  
DEPARTMENT OF DEFENSE  
STATEMENT OF FINANCIAL POSITION  
AS OF SEPTEMBER 30, 2004  
(\$ in billions)

For the Plan Year Ended  
September 30, 2004

Accumulated Plan Benefits

Actuarial present value of vested benefits

Participants currently receiving payments	\$ 556.3
Other vested participants <sup>1</sup>	<u>112.8</u>
Total vested	\$ 669.1

Actuarial present value of nonvested benefits<sup>2</sup> \$ 76.6

Total actuarial present value of accumulated plan benefits \$ 745.7

Total Assets<sup>3</sup> \$ 199.2

Excess of Accumulated Benefits over Total Assets \$ 546.5

<sup>1</sup> For the purposes of this table, this line includes active duty and Reserve personnel who have attained twenty years of service.

<sup>2</sup> This line includes benefit accumulations for all active duty and Reserve participants with less than twenty years of service.

<sup>3</sup> Total assets are reported in this table because the liability for benefit payments due is included in the actuarial present value of benefits for participants currently receiving payments.

## APPENDIX N

### TREASURY PAYMENTS

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Method of Amortizing Changes in the Unfunded Liability of the Military Retirement System.....	N-2
Calculation of the October 1, 2005, Treasury Payment.....	N-8

## METHOD OF AMORTIZING CHANGES IN THE UNFUNDED LIABILITY OF THE MILITARY RETIREMENT SYSTEM

### Introduction

Section 1465 of Title 10 states that the Secretary of Defense shall determine amortization methods and schedules for the annual amortization of changes in the unfunded liability (UFL) of the military retirement system. The section also states that these methods and assumptions must be approved by the DoD Retirement Board of Actuaries. The resulting payments are made by the Department of the Treasury to the Military Retirement Fund and do not affect the DoD budget.

There are three causes of change in the military retirement system's unfunded liability: (1) changes in benefits, (2) annual experience gains or losses resulting from actual experience deviating from expected experience, and (3) changes in actuarial assumptions used in the projected liability calculations. When a change in the unfunded liability does not fit perfectly into one of the three categories, the Board of Actuaries will determine the most appropriate one. The following describes the technical procedure of amortizing these types of changes, as approved by the Board.

### Amortization Procedure

All three types of changes in the unfunded liability are amortized by means of payment schedules so that: (1) the annual amortization payments increase each year by the long-term basic pay scale assumption (currently 3.75 percent), (2) the payment stream completely liquidates the additional liability over 30 years, and (3) the payments are expressed to the nearest million dollars. The amortization payments increase at approximately the same rate as the increase in the total basic payroll for a particular year—an outcome that is consistent with the way the normal cost payments and payments to amortize the system's initial unfunded liability are determined.

Experience gains and losses, which create changes in the unfunded liability, occur every year. Because these changes are usually small in relative terms, the payment streams to amortize them are combined. This produces one single payment stream for the category of experience gains and losses and eliminates the tedious tracking of up to thirty different small amortization schedules. The DoD actuarial staff can identify the separate segments if the need arises.

A similar method of combining amortization schedules is used for changes in the unfunded liability caused by changes in actuarial assumptions. Beginning with the September 30, 1995, valuation, changes to the unfunded liability due to all benefit changes are being combined and amortized in a single stream of payments. Detailed examples of how the amortization payments are calculated follow.

Actuarial gains and losses are changes in the unfunded liability that result from actual experience in a pension plan deviating from what was expected. An actuarial gain is a *decrease* in the unfunded liability and is therefore expressed as a negative number. Correspondingly, a



loss represents an *increase* in the unfunded liability and is expressed as a positive number. To avoid confusion, the terms negative and positive “experience changes” will be used in place of “experience gains” and “experience losses.”

The amortization payment for a negative experience change (gain) is also expressed as a negative number. These negative amortization payments reduce any positive amortization payments otherwise payable, including the (positive) payments amortizing the system’s initial unfunded liability.

Amortization payments for changes in the unfunded liability are structured to increase each year with the basic pay scale increase. When the payments are negative, their absolute values are made to increase. Although this means that the payments are actually decreasing mathematically, for simplicity of expression both positive and negative amortization payments are said to “increase” by the basic pay scale increase.

### Benefit and Experience Changes

Below is an example of how three years’ changes in unfunded liability due to actual experience differing from expected experience would be amortized. The amortization schedules would be identical if these changes in the unfunded liability had been due to changes in benefits. This example is hypothetical.

In FY04 there is an assumed experience change of -\$13,800 million (representing a gain of \$13,800 million) determined as of the end of the fiscal year, or September 30, 2004. Since this is the first experience change in the example, it does not need to be combined with a schedule for a prior year. It is amortized with 30 annual payments that increase each year at the rate of the assumed annual increase in basic pay. The payment stream commences on October 1, 2005, and the last payment is made on October 1, 2034. The final payment reduces the amortization base to zero.

The amount of the first payment, -\$676 million, is determined by means of the following steps:

1. Bring forward unamortized balance with interest to September 30, 2005:

$$-\$13,800 \text{ million} \times (1 + i) = -\$14,663 \text{ million}$$

2. Calculate annuity due factor for 30 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 21.695182$$

3. Divide unamortized balance by annuity factor to get annual payment:

$$-\$14,663 \text{ million} \div 21.695182 = -\$676 \text{ million}$$

where the annual increase in the basic pay scale  $s = .0375$  and the valuation rate of interest  $i = .0625$ . The amortization period is 30 years. In general, the amortization interest rate,  $j$ , is defined by

$$j = [(1 + i) \div (1 + s)] - 1.$$

A hypothetical experience loss in FY05 creates a change in the unfunded liability of +\$8,400 million, calculated as of the end of that fiscal year, or September 30, 2005. The amortization schedules for this change and for the FY04 change are combined as follows. First, the unamortized balance of the FY04 experience change is determined. After the -\$676 million amortization payment is made on October 1, 2005, the remaining unamortized balance is -\$13,987 million. This balance is calculated as  $[-13,987 = (-13,800 \times 1.0625) + 676]$ . The +\$8,400 million experience change for FY05 is then added to the -\$13,987 unamortized balance, leaving a combined balance of -\$5,587 million  $(-5,587 = -13,987 + 8,400)$ .

This combined balance will be amortized over a “combined amortization period.” The combined amortization period is equal to the weighted average of the remaining 29-year amortization period for the FY04 experience change and a new 30-year period for the FY05 experience change. The weights used in the calculation are the absolute values of the -\$13,987 million unamortized balance and the +\$8,400 million experience change, respectively.

Thus the combined amortization period is equal to:

$$\frac{(13,987 \times 29) + (8,400 \times 30)}{13,987 + 8,400} = 29.38 \text{ years}$$

An initial combined amortization payment of -\$278 million is determined by the following procedure:

1. Bring forward unamortized balance with interest to September 30, 2006:

$$-\$5,587 \text{ million} \times (1 + i) = -\$5,936 \text{ million}$$

2. Calculate annuity due factor for 29.38 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 21.383369$$

3. Divide unamortized balance by annuity factor to get annual payment:

$$-\$5,936 \text{ million} \div 21.383369 = -\$278 \text{ million}$$

The payments in this amortization stream will increase at 3.75 percent per year. The payment at the end of the 29th year is -\$778 million. A final, partial payment will be made at the end of the 30th year and is equal to the unamortized balance, or -\$305 million.

Because experience changes normally occur every year, the only payment that would actually be made under this particular combined schedule is the -\$278 million on October 1, 2006. A new combined amortization schedule covering FY04, FY05, and the new unfunded liability caused by experience changes in FY06 is determined as follows.

First, the combined FY04 and FY05 amortization base of -\$5,587 million is increased by one year's interest and credited with the payment of -\$278 million. The remaining unamortized balance as of October 1, 2005, is -\$5,658 million  $[-5,658 = (-5,587 \times 1.0625) + 278]$ . This amount (-\$5,658) is then combined with an assumed FY06 experience change of +\$10,300 million, resulting in a new combined unamortized balance of \$4,642 million  $(4,642 = -5,658 + 10,300)$ . This combined amortization base of \$4,642 million is then amortized over a new combined amortization period of 29.42 years, which is equal to the weighted average of the 28.38 years remaining for the old schedule and the 30-year period for the FY06 change. The new combined amortization period is calculated as follows:

$$\frac{(5,658 \times 28.38) + (10,300 \times 30)}{5,658 + 10,300} = 29.42 \text{ years}$$

The October 1, 2007, payment to amortize the new combined base of \$4,642 million is \$230 million and is determined by means of the following procedure:

1. Bring forward unamortized balance with interest to September 30, 2007:

$$\$4,642 \text{ million} \times (1 + i) = \$4,932 \text{ million}$$

2. Calculate annuity due factor for 29.42 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 21.407834$$

3. Divide unamortized balance by annuity factor to get annual payment:

$$\$4,932 \text{ million} \div 21.407834 = \$230 \text{ million}$$

This is the payment to amortize the combined experience changes for all three years.

Table N-1 shows the schedule of amortization payments for the experience changes in FY04; FY04 and FY05 combined; and FY04, FY05, and FY06 combined.

TABLE N-1

Projected Amortization Payments for Experience Changes  
(Amounts in Millions)

<u>Date</u>	<u>Payment on the FY04 Experience Change</u>	<u>Payment on the Combined FY04 and FY05 Experience Change</u>	<u>Payment on the Combined FY04, FY05 and FY06 Experience Change</u>
10/1/05	\$ -676		
10/1/06	-701	\$ -278	
10/1/07	-727	-288	\$ 230
10/1/08	-755	-299	239
10/1/09	-783	-310	248
10/1/10	-812	-322	257

### Changes in Actuarial Assumptions

The third type of change in the unfunded liability is due to changes in actuarial assumptions. These assumption changes are customarily made every three to five years, although they could be more or less frequent. They are amortized by the same method used for experience gains and losses and for benefit changes, i.e., by means of a combined schedule with initial 30-year payments that increase at the rate of the assumed basic pay scale increases.

If changes in economic assumptions include a change in either the valuation interest rate or the assumed basic pay scale increase, the amortization payments that have already been scheduled for all three categories of change in the unfunded liability will be modified. Specifically, new series of payments will be determined to amortize the current amortization bases over their remaining periods, with payments that increase with the new basic pay scale assumption and are computed using the new valuation interest rate. The following example illustrates how this is done.

Suppose that on October 1 of a particular fiscal year, an amortization base is \$27,405 million, calculated immediately after the scheduled amortization payment is made. Say the remaining amortization period is 26 years. Also suppose that the valuation interest rate is changed to 6.0 percent and that the basic pay scale increase is changed to 3.0 percent.

The initial, revised payment, to be made on the following October 1, is determined by the following procedure:

1. Bring forward unamortized balance with interest to September 30 of next year:

$$\$27,405 \text{ million} \times (1 + i) = \$29,049 \text{ million}$$

where in this case,  $i = .06$

2. Calculate annuity due factor for 26 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 18.583906$$

where  $i = .06$  and  $s = .03$

3. Divide unamortized balance by annuity factor to get annual payment:

$$\$29,049 \text{ million} \div 18.583906 = \$1,563 \text{ million}$$

The second and succeeding payments will increase at the rate of 3.0 percent per year, which is the new basic pay scale increase. The \$27,405 million amortization base will be credited with 6.0 percent interest. This new series of amortization payments will reduce the \$27,405 million amortization base to zero at the end of the 26th year.

## CALCULATION OF THE OCTOBER 1, 2005, TREASURY PAYMENT

The following pages display the calculation of the October 1, 2005, Treasury payment based on the September 30, 2004, valuation results and on amortization methods and assumptions approved by the DoD Retirement Board of Actuaries. In order to avoid a projected shortfall in the Military Retirement Fund, the Board determined that, beginning with the FY98 payment, the total amortization period of the initial unfunded liability would be decreased from 60 to 50 years.

Public Law 108-136, enacted November 2003, required the Department of Treasury to pay for the increase in the normal cost due to Concurrent Receipt. Beginning with FY2005, Treasury will include the annual normal cost payment due to Concurrent Receipt along with the unfunded liability payment in the October 1st contribution.

TABLE N-2

TOTAL TREASURY PAYMENT  
OCTOBER 1, 2005

(\$ in billions)

Amortization payment for:

1.	Initial unfunded liability	\$ 48.614
2.	Changes in actuarial assumptions	\$ (11.337)
3.	Changes in benefits	\$ 6.081
4.	Experience gains and losses	\$ (20.178)
	Total amortization payment	\$ 23.180
	Normal cost payment	\$ 2.344
	Total Treasury payment	\$ 25.524

TABLE N-3

CALCULATION OF OCTOBER 1, 2005,  
PAYMENT ON INITIAL UNFUNDED LIABILITY (UFL)

(\$ in billions)

1.	Unamortized balance of initial UFL (10/1/03 balance $\times$ 1.0625)	9/30/04	\$ 1,016.562
2.	Payment on UFL	10/1/04	\$ 46.857
3.	Unamortized balance of initial UFL (1. - 2.)	10/1/04	\$ 969.705
4.	Balance on 9/30/05 (3. $\times$ 1.0625)	9/30/05	\$ 1,030.312
5.	Number of Annual Payments Remaining	9/30/05	29
6.	Value of an annuity due for remaining amortization period at interest rate equal to $(1.0625 \div 1.0375) - 1$		21.194
7.	Payment on initial UFL due 10/1/05 (4. $\div$ 6.)		\$ 48.614



TABLE N-4

CALCULATION OF OCTOBER 1, 2005,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM ASSUMPTION CHANGES

(\$ in billions)

1. Unamortized balance of UFL due to assumption changes (10/1/03 balance $\times$ 1.0625)	9/30/04	\$ (171.601)
2. Payment on UFL	10/1/04	\$ (10.959)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/04	\$ (160.642)
4. Additional (new) UFL	9/30/04	\$ 0.313
5. Unamortized UFL balance due to assumption changes (3. + 4.)	10/1/04	\$ (160.329)
6. Balance on 9/30/05 (5. $\times$ 1.0625)	9/30/05	\$ (170.350)
7. Number of years in prior amortization schedule		19.30
8. Remaining number of years in prior amortization schedule (7. - 1)		18.30
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. $\times$ 8.) + (4. $\times$ 30)] $\div$ (3. + 4.)		18.32
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 $\div$ 1.0375) - 1		15.026
11. Payment on UFL due to assumption changes (6. $\div$ 10.)	10/1/05	\$ (11.337)

TABLE N-5

CALCULATION OF OCTOBER 1, 2005,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM BENEFIT CHANGES

(\$ in billions)

1. Unamortized UFL balance due to benefit changes (10/1/03 balance x 1.0625)	9/30/04	\$ 99.083
2. Payment on UFL	10/1/04	\$ 4.627
3. Unamortized UFL balance after payment (1. - 2.)	10/1/04	\$ 94.456
4. Additional (new) UFL due to benefit changes	9/30/04	\$ 26.190
5. Unamortized UFL balance due to benefit changes (3. + 4.)	10/1/04	\$ 120.645
6. Balance on 9/30/05 (5. × 1.0625)	9/30/05	\$ 128.186
7. Total number of years of prior amortization schedule		29.43
8. Remaining number of years of prior amortization schedule (7. - 1)		28.43
9. Total number of years of new amortization schedule (absolute values used for all numbers) [(3. × 8.) + (4. × 30)] ÷ (3. + 4.)		28.77
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 ÷ 1.0375) - 1		21.078
11. Payment on UFL due to benefit changes (6. ÷ 10.)	10/1/05	\$ 6.081

TABLE N-6

CALCULATION OF OCTOBER 1, 2005,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM EXPERIENCE GAINS AND LOSSES

(\$ in billions)

1. Unamortized UFL balance due to experience gains and losses (10/1/03 balance $\times$ 1.0625)	9/30/04	\$ (295.793)
2. Payment on UFL	10/1/04	\$ (19.167)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/04	\$ (276.626)
4. Additional (new) UFL	9/30/04	\$ (8.627)
5. Unamortized UFL balance due to experience gains and losses (3. + 4.)	10/1/04	\$ (285.254)
6. Balance on 9/30/05 (5. $\times$ 1.0625)	9/30/05	\$ (303.082)
7. Number of years in prior amortization schedule		18.95
8. Remaining number of years in prior amortization schedule (7. - 1)		17.95
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. $\times$ 8.) + (4. $\times$ 30)] $\div$ (3. + 4.)		18.31
10. Value of an annuity due for remaining amortization period at interest rate equal to $(1.0625 \div 1.0375) - 1$		15.020
11. Payment on UFL due to experience gains and losses (6. $\div$ 10.)	10/1/05	\$ (20.178)